OIPE
JAN 2 8 2005
PATENT & TRADEMARK OFFICE

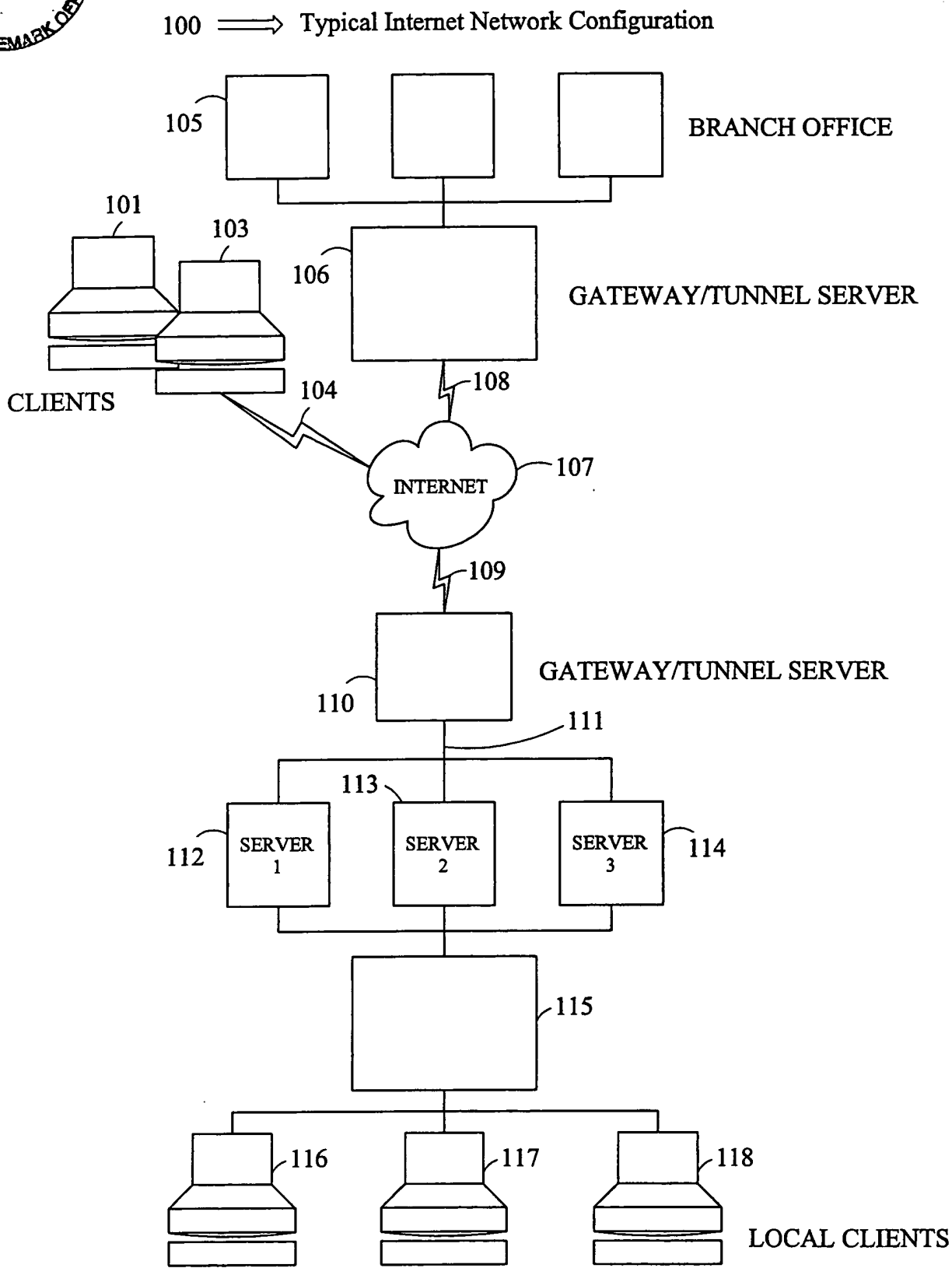



Figure 1

200 Typical General Purpose Computer/

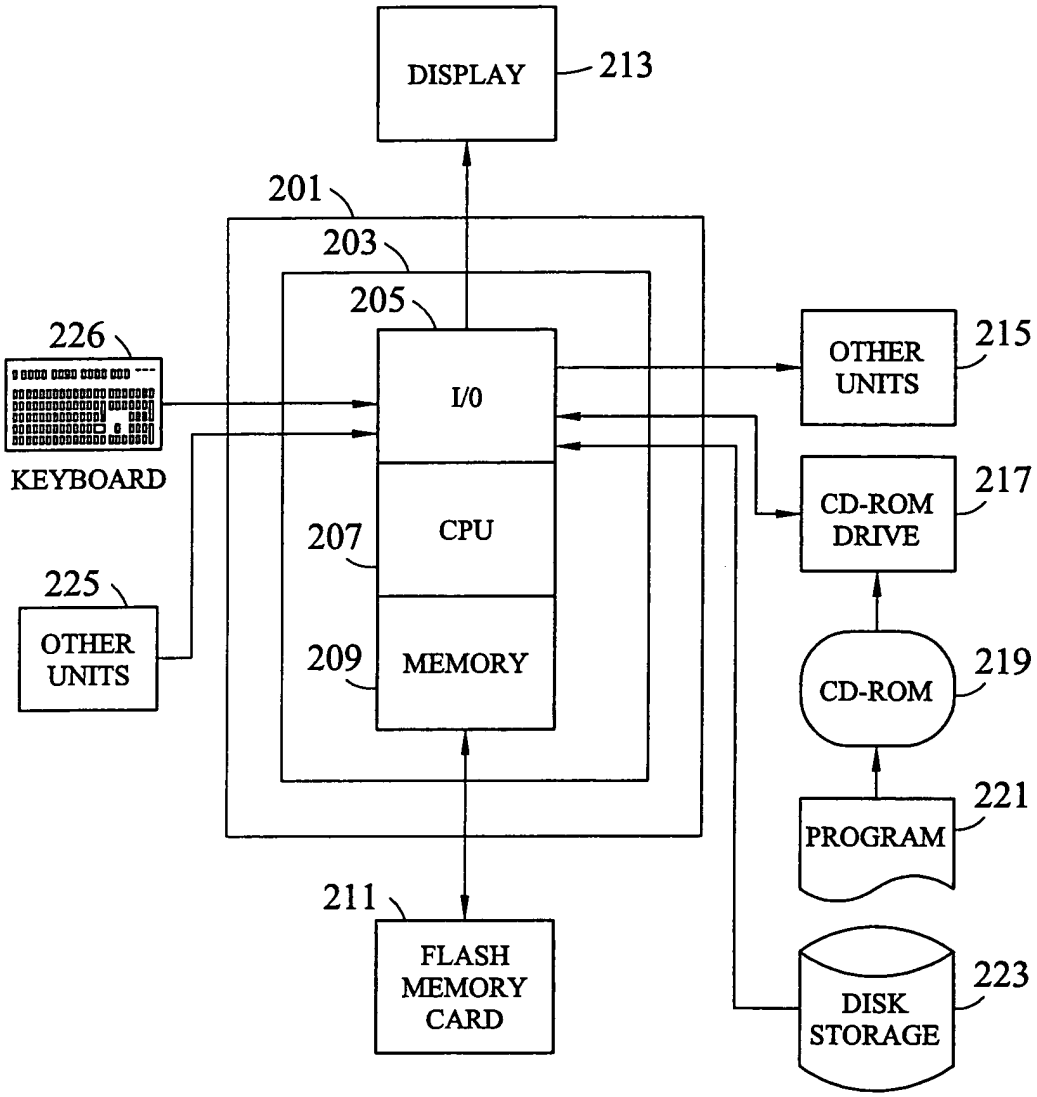



Figure 2

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

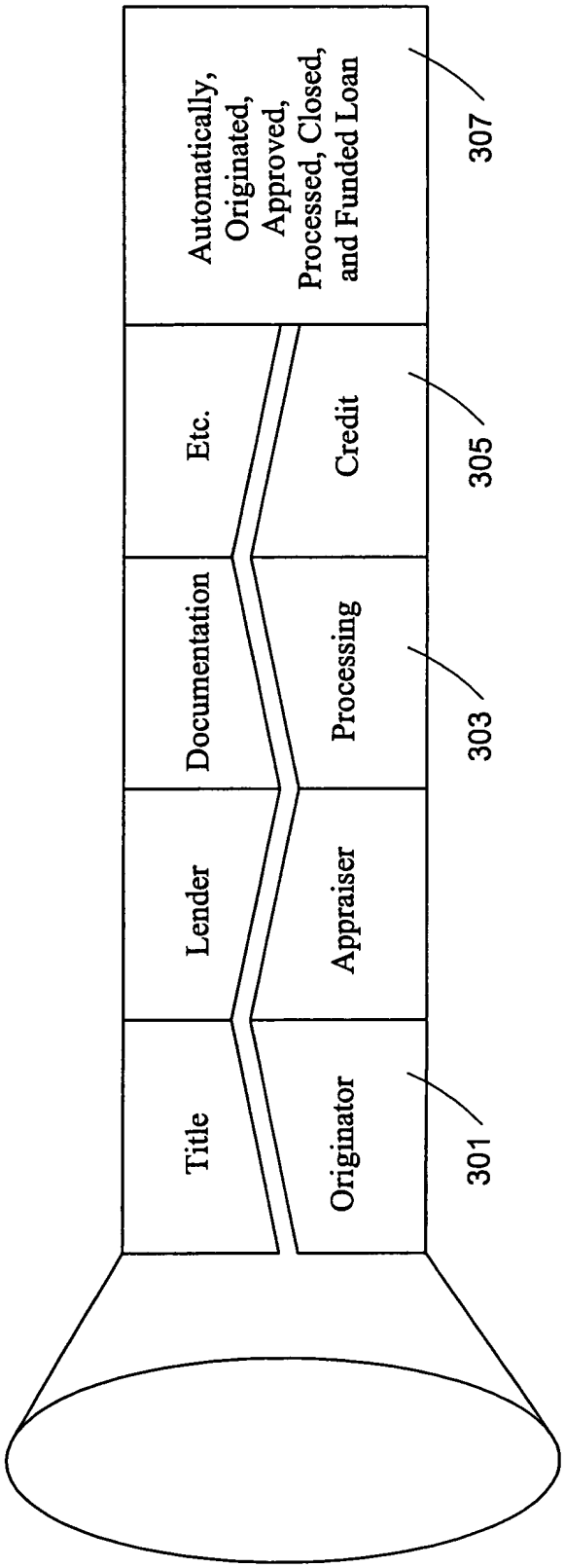



Figure 3

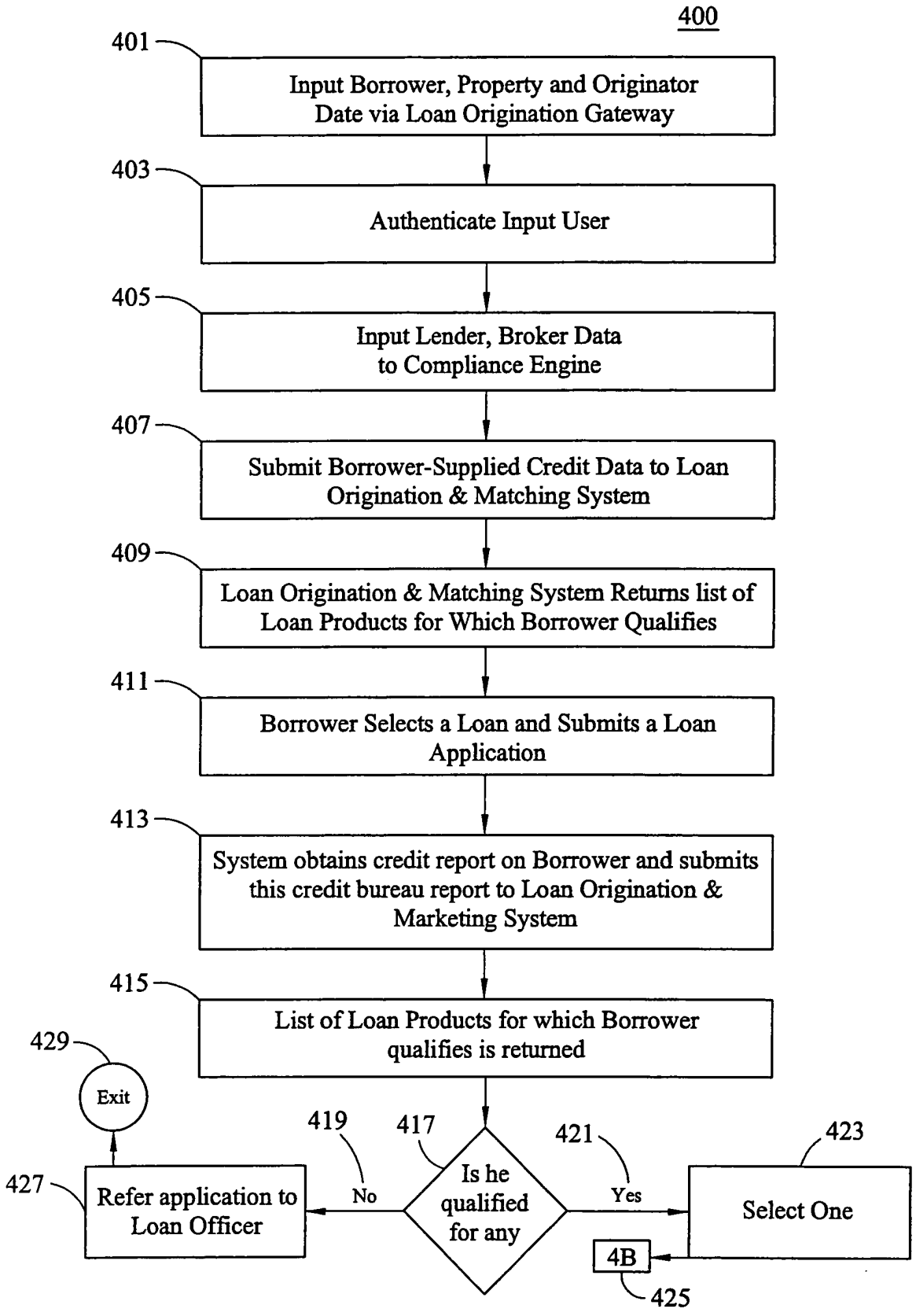

400
401
Input Borrower, Property and Originator Date via Loan Origination Gateway
403
Authenticate Input User
405
Input Lender, Broker Data to Compliance Engine
407
Submit Borrower-Supplied Credit Data to Loan Origination & Matching System
409
Loan Origination & Matching System Returns list of Loan Products for Which Borrower Qualifies
411
Borrower Selects a Loan and Submits a Loan Application
413
System obtains credit report on Borrower and submits this credit bureau report to Loan Origination & Marketing System
415
List of Loan Products for which Borrower qualifies is returned
429
Exit
419
417
421
423
427
Refer application to Loan Officer
No
Is he qualified for any
Yes
Select One
4B
425

Figure 4A

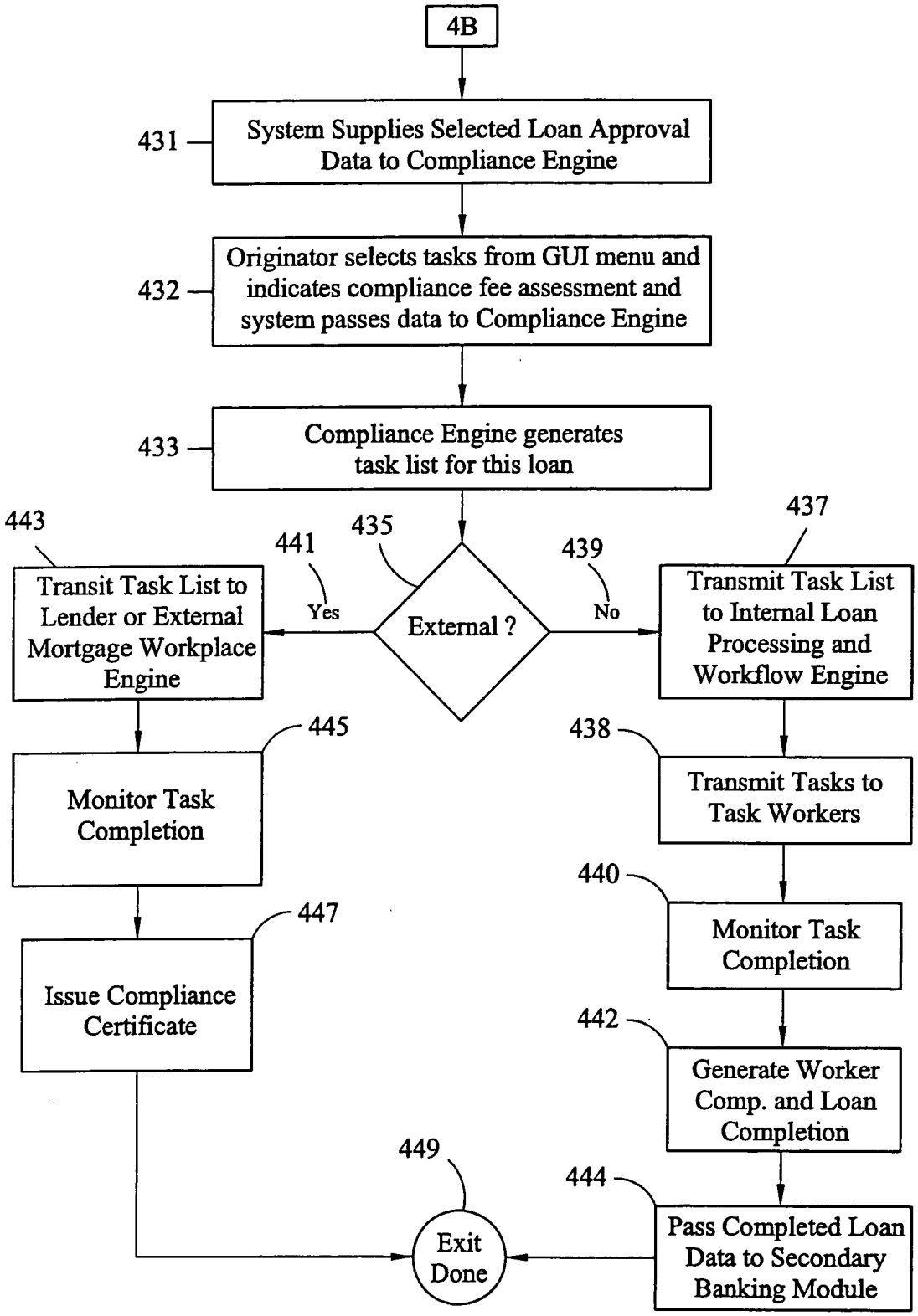

4B
431
System Supplies Selected Loan Approval Data to Compliance Engine
432
Originator selects tasks from GUI menu and indicates compliance fee assessment and system passes data to Compliance Engine
433
Compliance Engine generates task list for this loan
435
External ?
441
Yes
439
No
443
Transit Task List to Lender or External Mortgage Workplace Engine
437
Transmit Task List to Internal Loan Processing and Workflow Engine
445
Monitor Task Completion
438
Transmit Tasks to Task Workers
447
Issue Compliance Certificate
440
Monitor Task Completion
442
Generate Worker Comp. and Loan Completion
449
Exit Done
444
Pass Completed Loan Data to Secondary Banking Module

Figure 4B

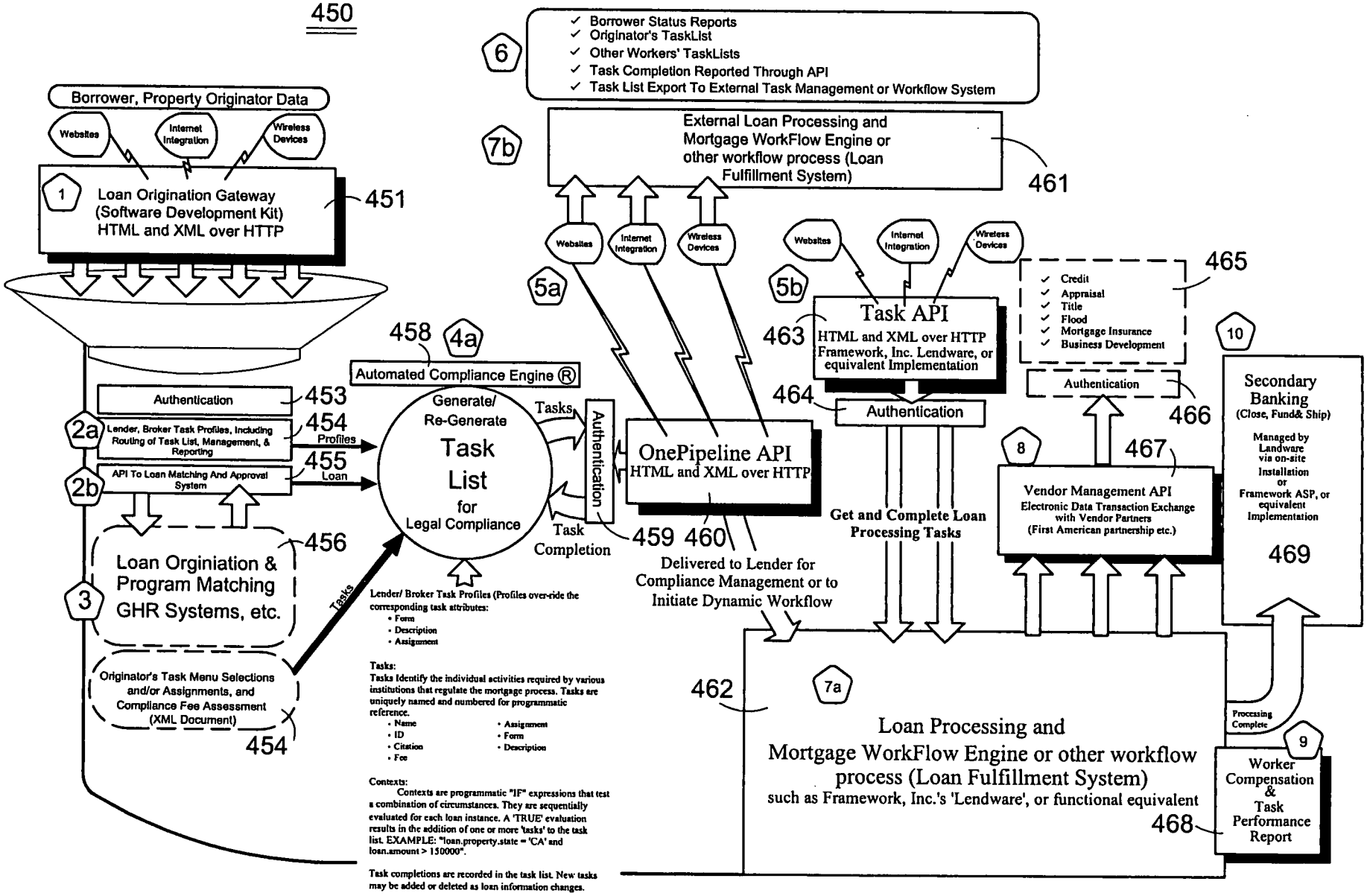



Figure 4C

Title: METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
Application No. 09/645,217

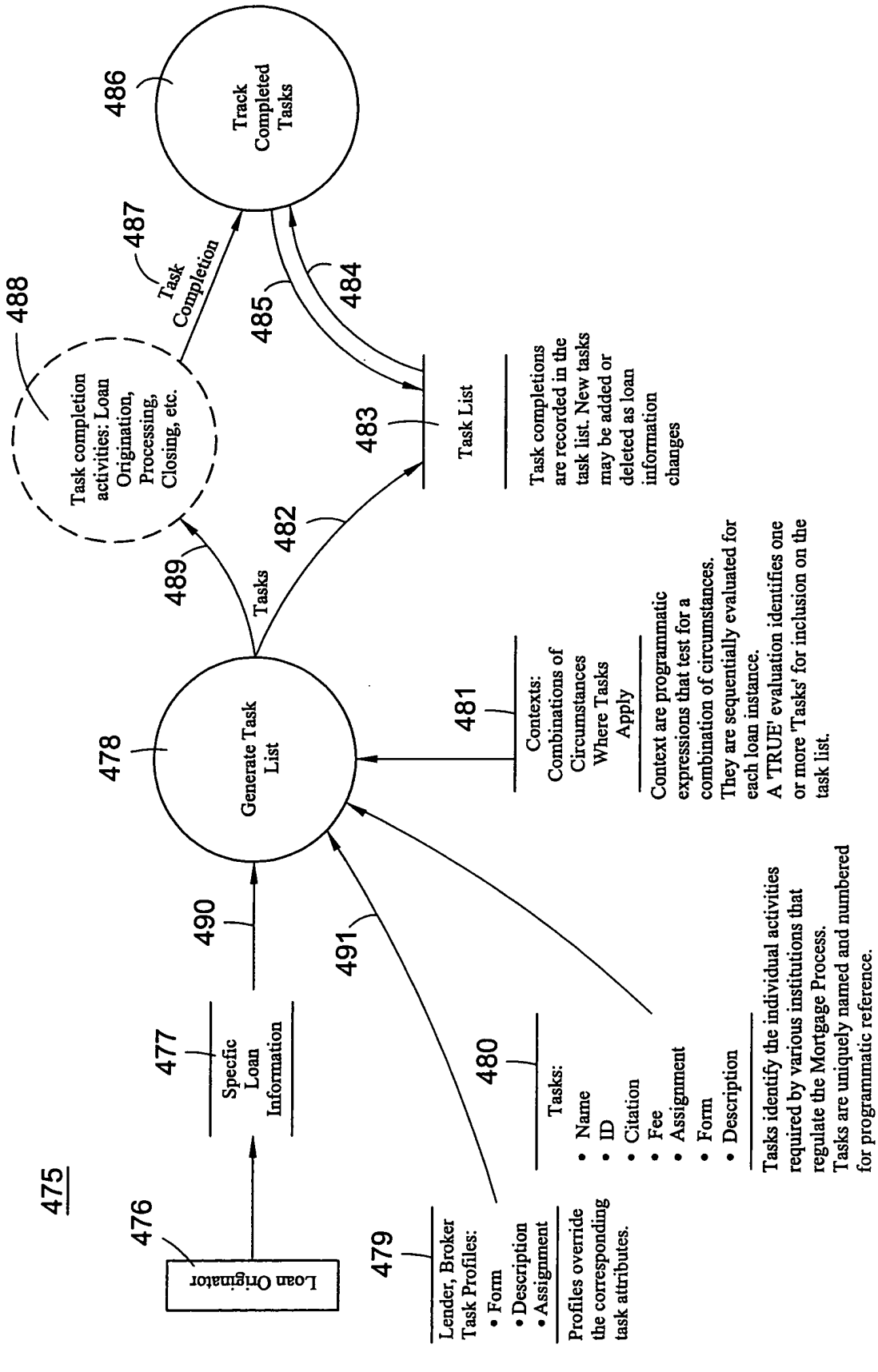
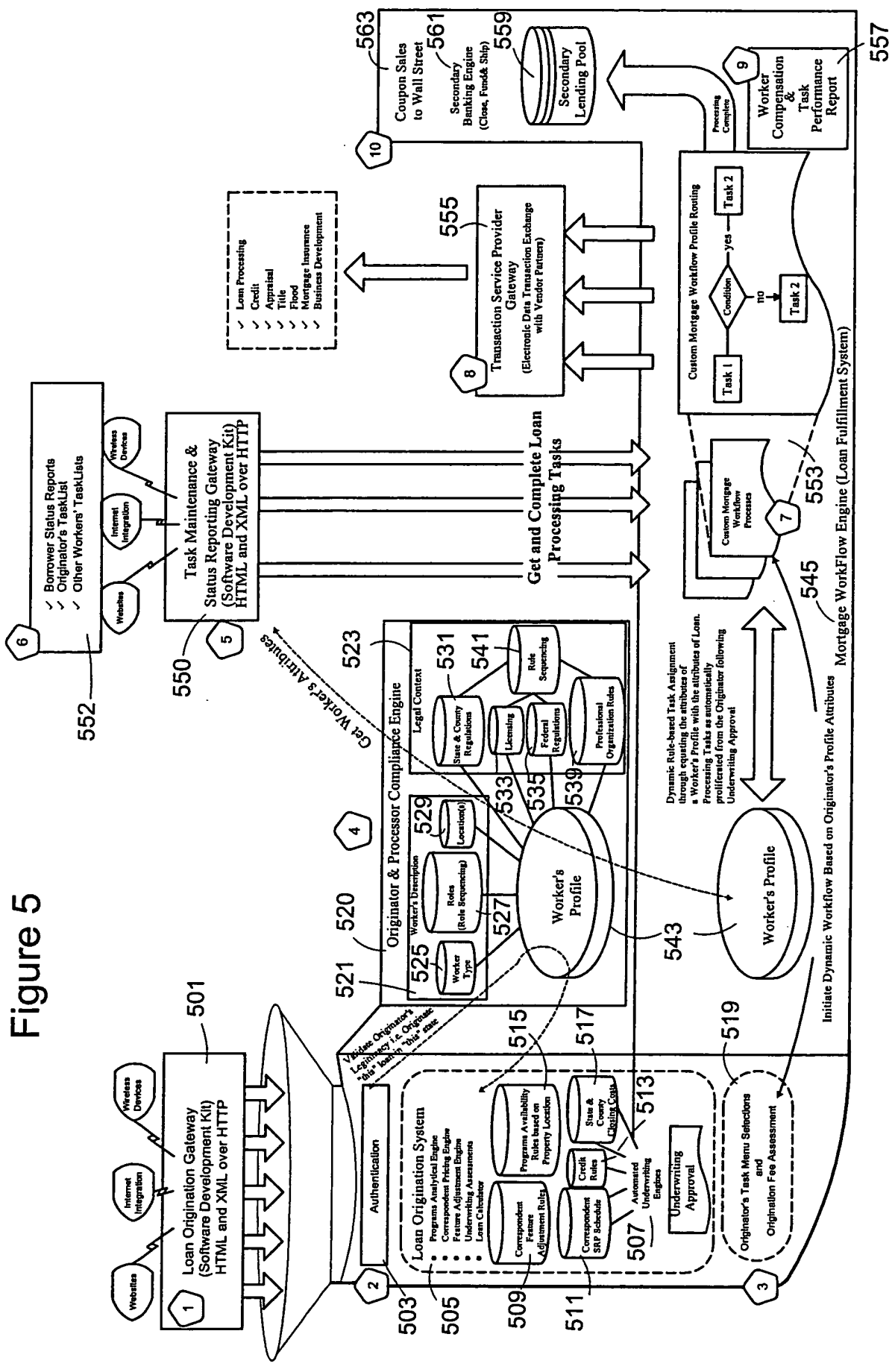

475
476
Loan Originator
477
Specific Loan Information
478
Generate Task List
479
Lender, Broker Task Profiles:
• Form
• Description
• Assignment
Profiles override the corresponding task attributes.
480
Tasks:
• Name
• ID
• Citation
• Fee
• Assignment
• Form
• Description
Tasks identify the individual activities required by various institutions that regulate the Mortgage Process. Tasks are uniquely named and numbered for programmatic reference.
481
Contexts: Combinations of Circumstances Where Tasks Apply
Context are programmatic expressions that test for a combination of circumstances. They are sequentially evaluated for each loan instance. A 'TRUE' evaluation identifies one or more 'Tasks' for inclusion on the task list.
482
Tasks
483
Task List
484
485
Task completions are recorded in the task list. New tasks may be added or deleted as loan information changes
486
Track Completed Tasks
487
Task Completion
488
Task completion activities: Loan Origination, Processing, Closing, etc.
489
490
491

Figure 4D

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

Figure 5



Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

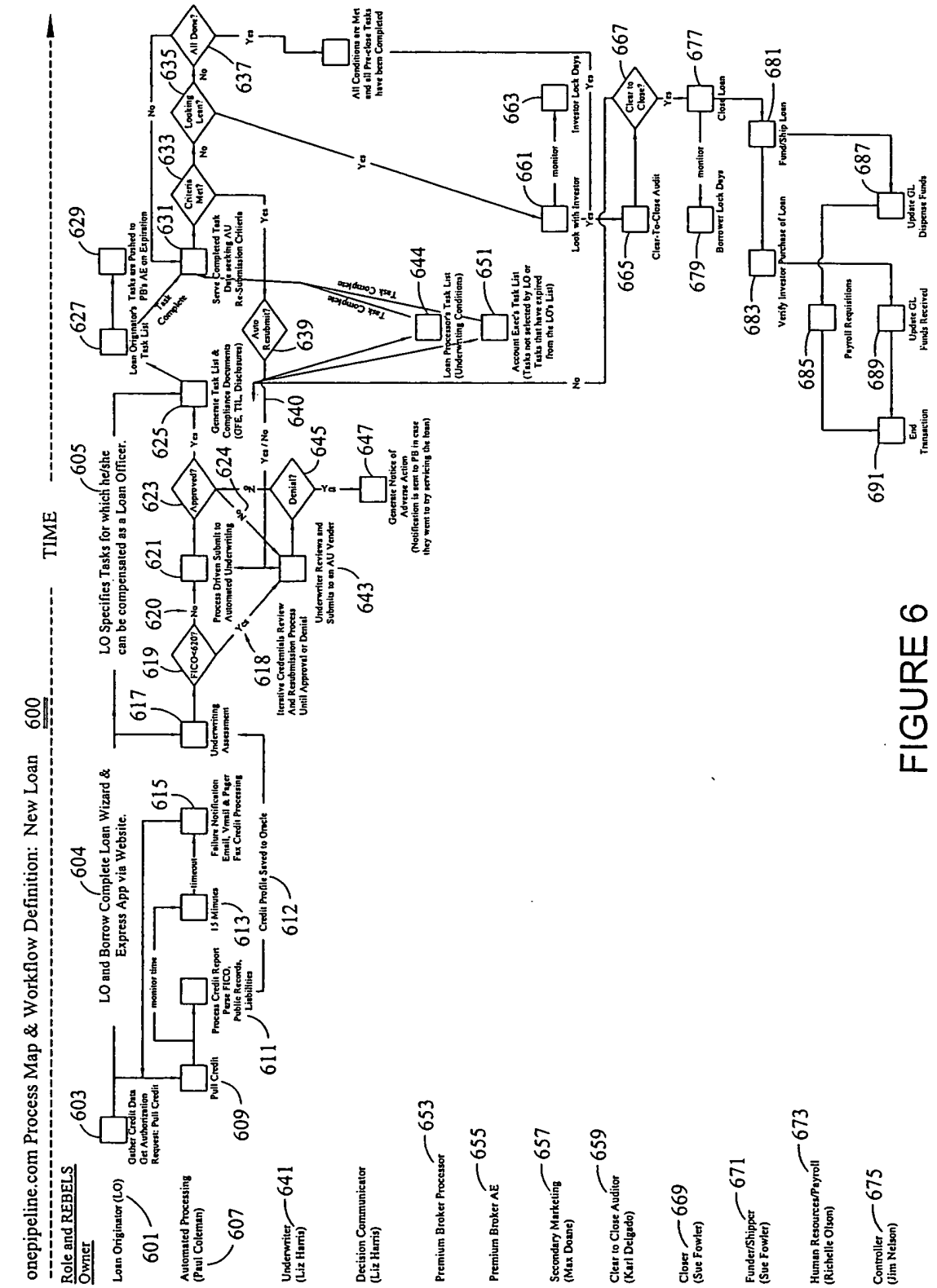



FIGURE 6

| Need to ask a question? Click here for help. | Member Login |
|---|---|
| | |

"The OnePipeline.com system is simple, fast and profitable."

**Instructions:** Welcome to the OnePipeline Loan Origination System. Please sign in.

**New Users**

- Sign Up Now

**Members**

User Name

Password

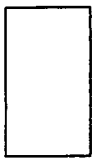
- Login
- I Forgot My Password.

◀ Return to HomePage

FIGURE 7

| Need to ask a question? Click here for help. | Main Menu |
|---|---|
| | |

"We created a better way to originate a loan."



Welcome Joe Realtor

Enter the Loan Origination System

- Start a loan
- Task List
- Check Loan Status

Get More Info

- Tools and Resources
- OnePipeline University
- Benefits
- Marketing Support Tools

Modify My Account

- Log Out

| | ◀ Return to HomePage |
|---|---|

FIGURE 8

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

Loan Product Shopper - Netscape

## Loan Product Finder

| | |
|---|---|
| I am Interested in: | Purchasing a Property ▼ |
| How will the property be used? | Primary Residence ▼ |
| What is the property type? | Single Family ▼ |
| How long do you plan to keep this property? | 1 - 5 years ▼ |
| Property State: | AL ▼ |
| Estimated Property Value: | 100000 ▼ |
| If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc) If Refinance, balance owed on mortgage(s): | 80 ▼ % |
| Would you prefer Current Market Rate ( 7.875 %) or would you prefer to buy down the rate with discount points? | ◉ current market rate<br>○ buy down with points |
| What is your estimated combined monthly income? | 3000 |
| What are your estimated combined monthly debts? | 250 |

Calculate  Close Window

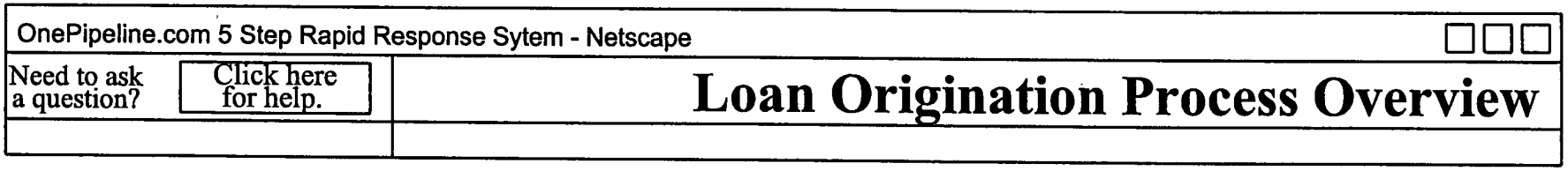
FIGURE 9

Affordability Analysis Tool - Netscape

## Affordability Calculator

| Affordability Information | | | Instructions |
|---|---|---|---|
| Debt/Income Ratio to use. | 36 | % | Complete the information below to find out how much home can be afforded. No comma please. |
| Today's Interest Rate | 7.875 | % | |
| Cash Available for Down Payment | 10000 | | |
| Borrower Gross Income | 7000 | | |
| Co-Borrower Gross Income | 0 | | |
| Other Income | 0 | | |
| Total Automobile Payments | 234 | | |
| Total Revolving Accounts Payments | 200 | | |
| Other Monthly Payments | 200 | | |
| Property Taxes (/Yr) | 2000 | | |
| Homeowner's Insurance (/Yr) | 600 | | Calculate Close Window |

FIGURE 10




**Insturctions:** As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.

1 **Loan Shopper**
*Getting started*

2 **eXpress Application**
*Apply for your loan*

3 **Auto Underwriting**
*Loan Decision*

4 **FastTrak Processing**
*Loan Approved*

5 **Final Approval**
*Time to close your loan*

**Step 1: Loan Shopper**
*Getting PreQualified*

- Complete the Loan Shopper with your borrower. Providing this information will determine the:
  - Best loan program for your borrower
  - Lender that has the right loan program and the best rate
  - Loan amount your borrower will qualify for
- Select your preferred lender or the best rate of the day.

Cancel Next

Figure 11

Title: METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
Application No. 09/645,217

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

# Loan Shopper

Step 1 - Loan Shopper | Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Approval

Personalize My Loan | Property Into | Self-Assessment | Financial Info | Loan Preference | Loan Products

Loan Number: 937266 Loan Originator: Joe Realtor

**Instructions:** Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender fom the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.
Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

◉ Best Rate ○ Select Lender

Today's 30-year Fixed Rates: *last updated at 02/07/2000 10:06:58 AM*

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| OnePipeline.com | 8.250% | .000 | 8.389% | Chase | 8.250% | .250 | 8.422% |
| Citicorp | 8.250% | .125 | 8.402% | Colonial | 8.250% | .125 | 8.402% |
| Coutrywide | 8.250% | .500 | 8.442% | First Union | 8.250% | .625 | 8.455% |
| Flagstar | 8.250% | .500 | 8.442% | Fleet | 8.250% | .375 | 8.429% |
| GE | 8.250% | .125 | 8.402% | HSBC | 8.250% | .875 | 8.482% |
| National City | 8.250% | .250 | 8.415% | Norwest | 8.250% | .125 | 8.402% |
| P N C | 8.250% | .375 | 8.429% | Provident | 8.250% | .250 | 8.415% |
| RBMG | 8.250% | .375 | 8.429% | | | | |

Choose a lender OnePipeline.com ▼

Cancel Next

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Figure 12

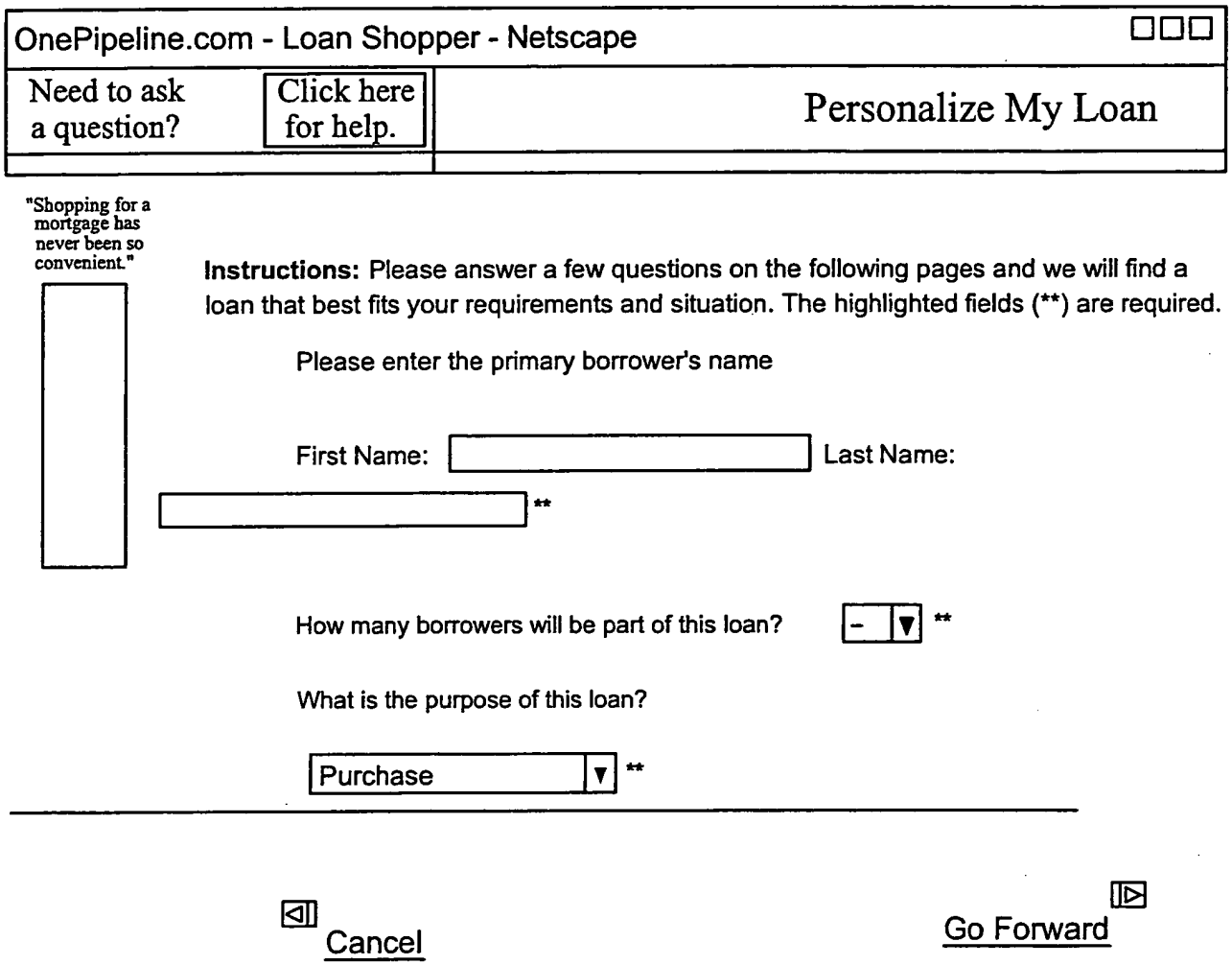
OnePipeline.com - Loan Shopper - Netscape
Need to ask a question?
Click here for help.
Personalize My Loan
"Shopping for a mortgage has never been so convenient."
Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (**) are required.
Please enter the primary borrower's name
First Name:
Last Name:
**
How many borrowers will be part of this loan?
**
What is the purpose of this loan?
Purchase
**
Cancel
Go Forward

Figure 13

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

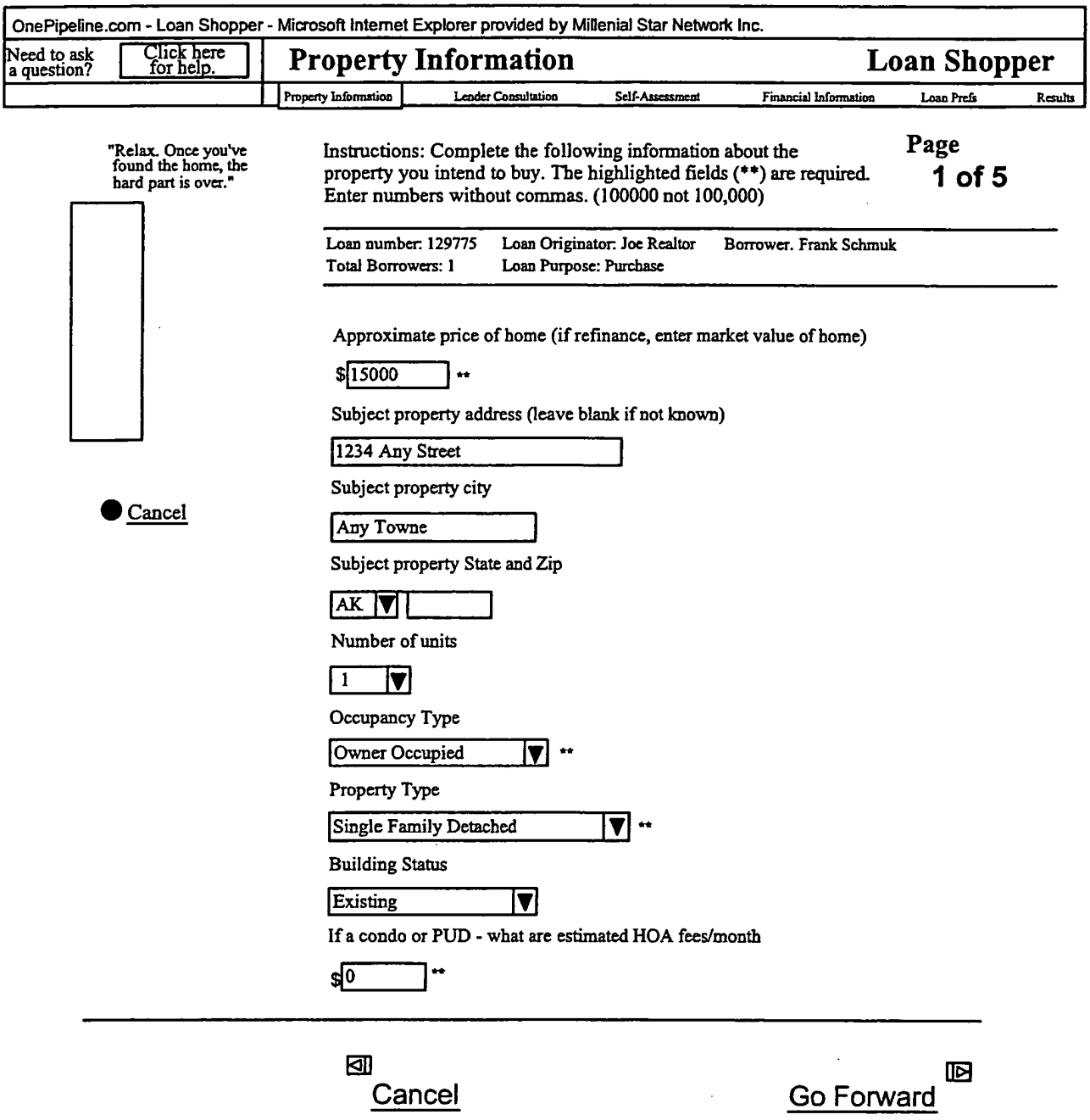


Figure 14

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

**Property Information** **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Just a few more questions and we're ready to apply for the loan."

**Instructions:** You are required to answer all questions on this page to assess your credit situation. If any of the quiestions are answered 'yes' you may want to got to the Credit Repair Kit.

**Page 3 of 5**

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?

O yes O no

If so what kind of bankruptcy was filed?

7

If yes, what year and month was the bankruptcy filed?

Year: Month: Jan

Was bankruptcy due to financial mismanagement?

O yes O no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

O yes O no

If yes, what year?

Year: Month: Jan

Do you have any outstanding liens or judgements?

O yes O no

How many times have you been past due on any mortgage in the last 24 months?

0

How many times have you been past due on any other debt in the last 24 months?

0

How many times have you been past due on any mortgage in the last 12 months?

0

How many times have you been past due on any other debt in the last 12 months?

0

How long do you expect to be in the home?

-

Citizenship Status

-

Cancel

Cancel Go Forward

Figure 15

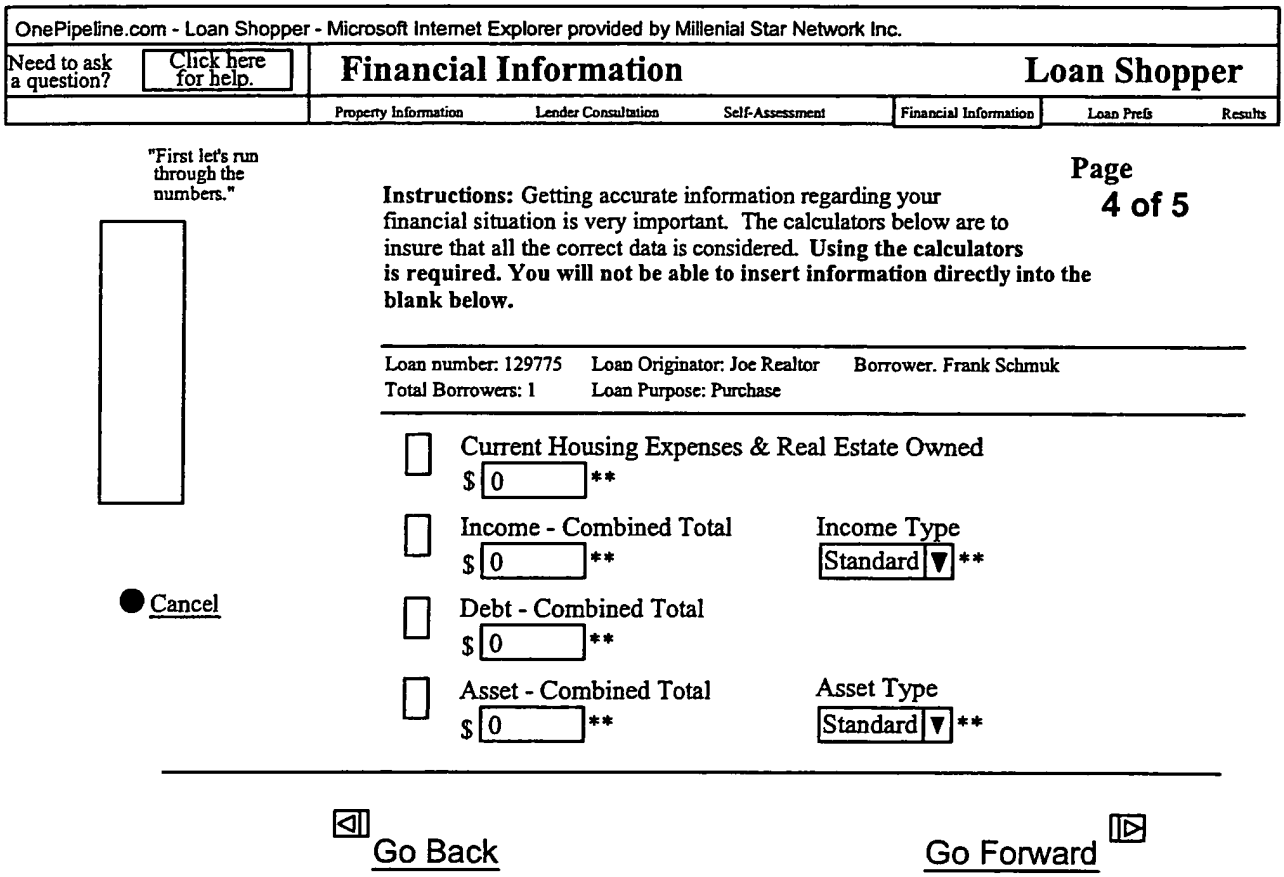
OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.
Need to ask a question?
Click here for help.
Financial Information
Loan Shopper
Property Information
Lender Consultation
Self-Assessment
Financial Information
Loan Prefs
Results
"First let's run through the numbers."
Page 4 of 5
Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. Using the calculators is required. You will not be able to insert information directly into the blank below.
Loan number: 129775
Loan Originator: Joe Realtor
Borrower. Frank Schmuk
Total Borrowers: 1
Loan Purpose: Purchase
Current Housing Expenses & Real Estate Owned
$ 0 **
Income - Combined Total
$ 0 **
Income Type
Standard **
Debt - Combined Total
$ 0 **
Asset - Combined Total
$ 0 **
Asset Type
Standard **
Cancel
Go Back
Go Forward

Figure 16

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

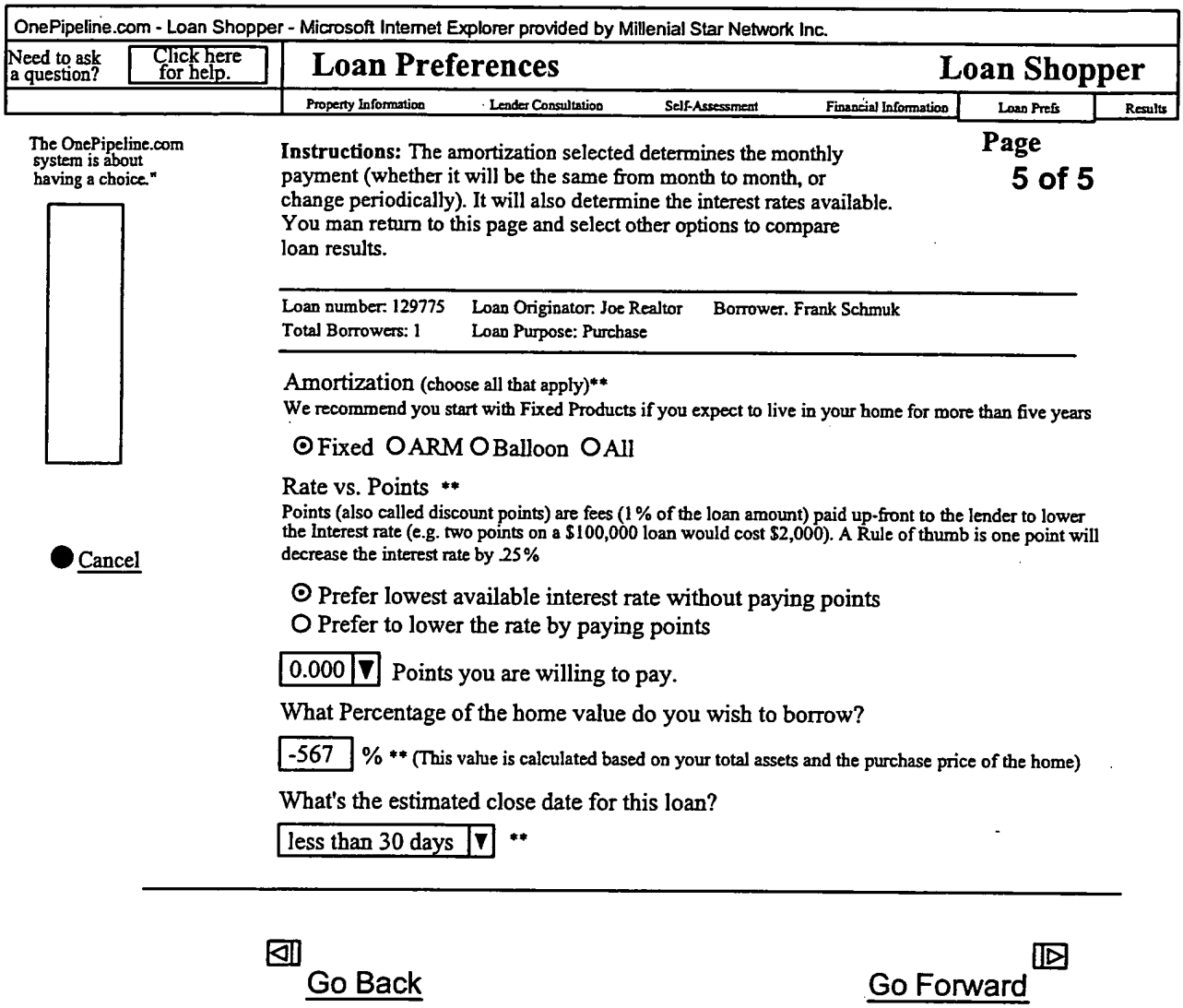


Figure 17

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question? Click here for help.

**Loan Preferences** **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Please take a minute to review all the options"

**Instructions:** The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

| Loan Product | Rate | Points | APR | Monthly Payment | Down Payment | Loan Amount |
|---|---|---|---|---|---|---|
| 15 Year Fixed Rate, Expanded Credit, Full Documentation | 8.625% | -0.750 | 10.137% | $137.00 | $1,500.00 | $13,500.00 |
| Sub-Prime, 15 Year Fixed Rate, Full Documentation | 11.300% | 0.000 | 12.721% | $156.00 | $1,500.00 | $13,500.00 |
| 15 Year Fixed Rate, 103% LTV | 14.000% | 0.000 | 15.218% | $190.00 | $1,500.00 | $13,500.00 |
| 3% Down, 30 Year Fixed Rate | 8.875% | 1.875 | 10.496% | $113.00 | $1,500.00 | $13,500.00 |
| 3% Down, 30 Year Fixed Rate | 8.875% | 1.875 | 10.496% | $113.00 | $1,500.00 | $13,500.00 |
| 30 Year Fixed Rate, Expanded Credit, Full Documentation | 8.625% | -0.750 | 9.902% | $111.00 | $1,500.00 | $13,500.00 |
| 30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo | 8.875% | -0.125 | 10.113% | $112.00 | $1,500.00 | $13,500.00 |
| 30 Year Fixed Rate, 103% LTV | 9.000% | -0.500 | 9.627% | $120.00 | $1,500.00 | $13,500.00 |

Cancel

Go Back

Figure 18

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

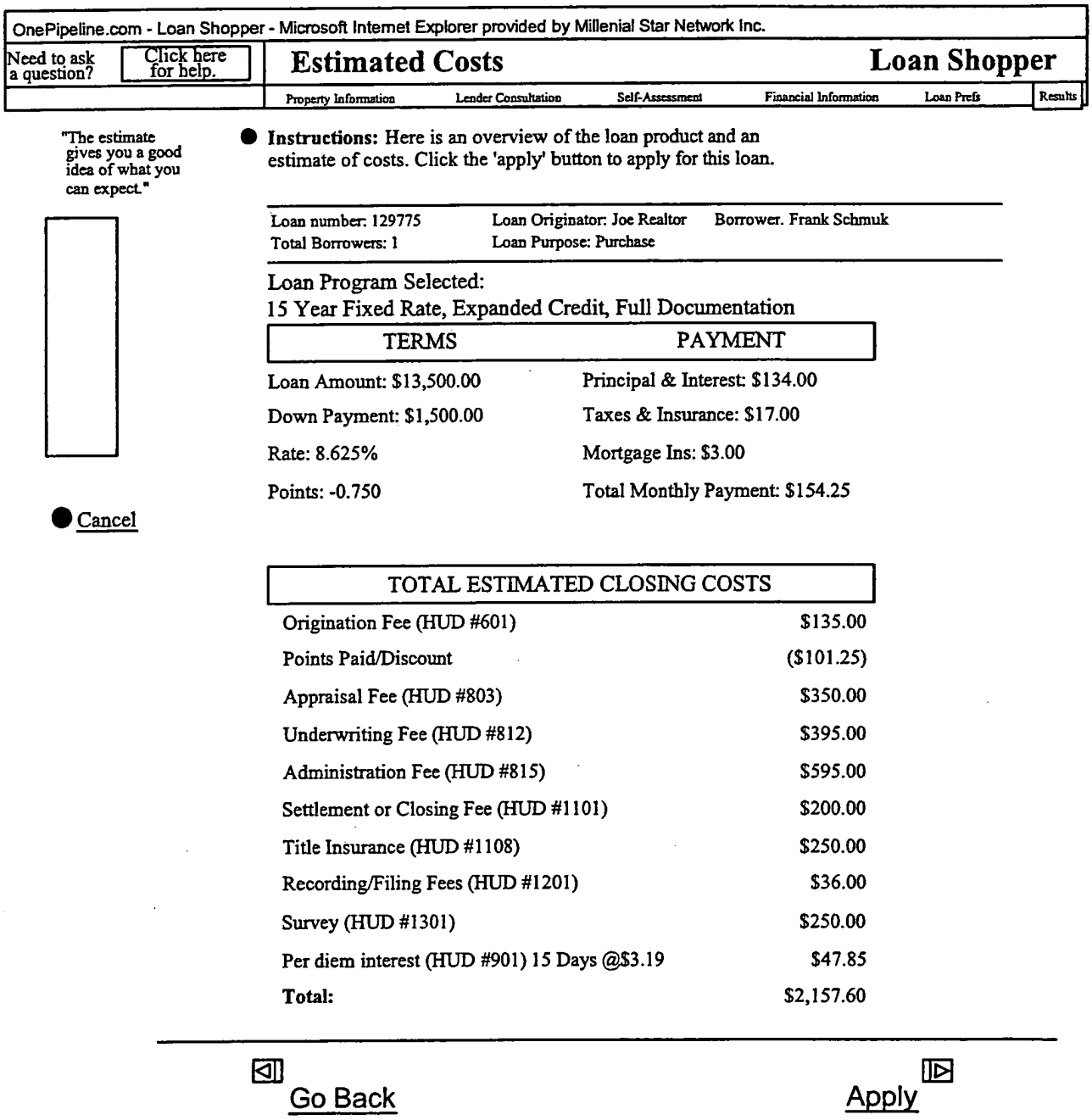


Figure 19

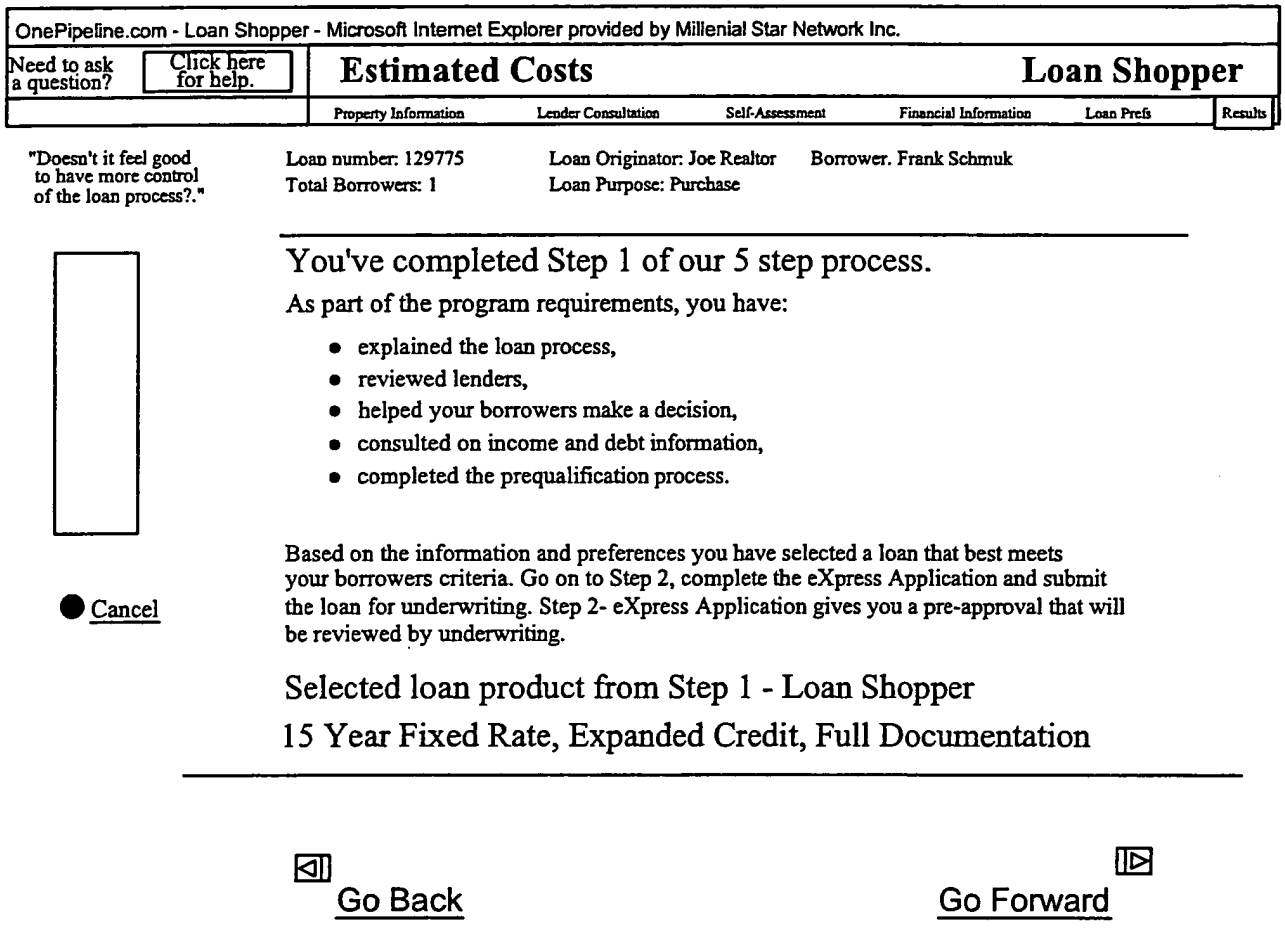
OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.
Need to ask a question?
Click here for help.
Estimated Costs
Loan Shopper
Property Information
Lender Consultation
Self-Assessment
Financial Information
Loan Prefs
Results
"Doesn't it feel good to have more control of the loan process?."
Loan number: 129775
Total Borrowers: 1
Loan Originator: Joe Realtor
Loan Purpose: Purchase
Borrower. Frank Schmuk
You've completed Step 1 of our 5 step process.
As part of the program requirements, you have:
explained the loan process,
reviewed lenders,
helped your borrowers make a decision,
consulted on income and debt information,
completed the prequalification process.
Cancel
Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2- eXpress Application gives you a pre-approval that will be reviewed by underwriting.
Selected loan product from Step 1 - Loan Shopper
15 Year Fixed Rate, Expanded Credit, Full Documentation
Go Back
Go Forward

Figure 20

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

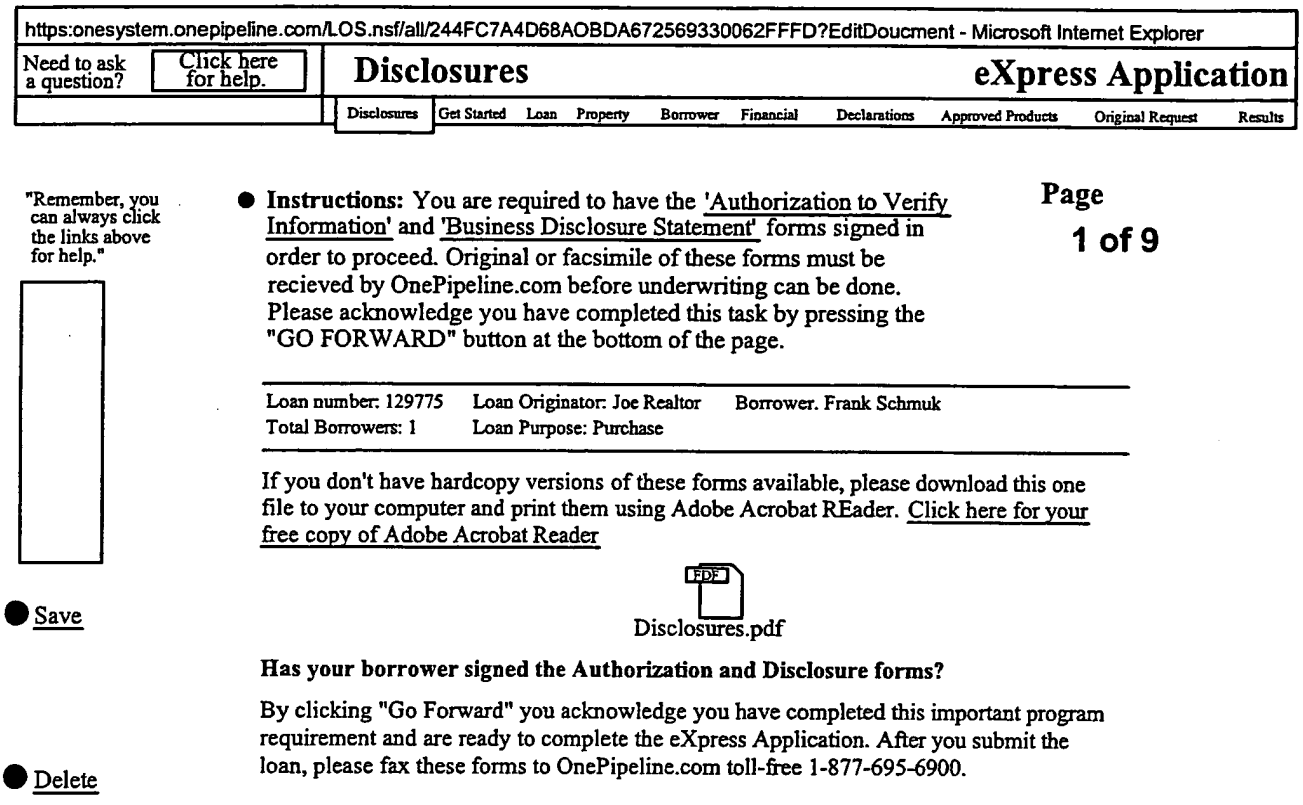


Figure 21

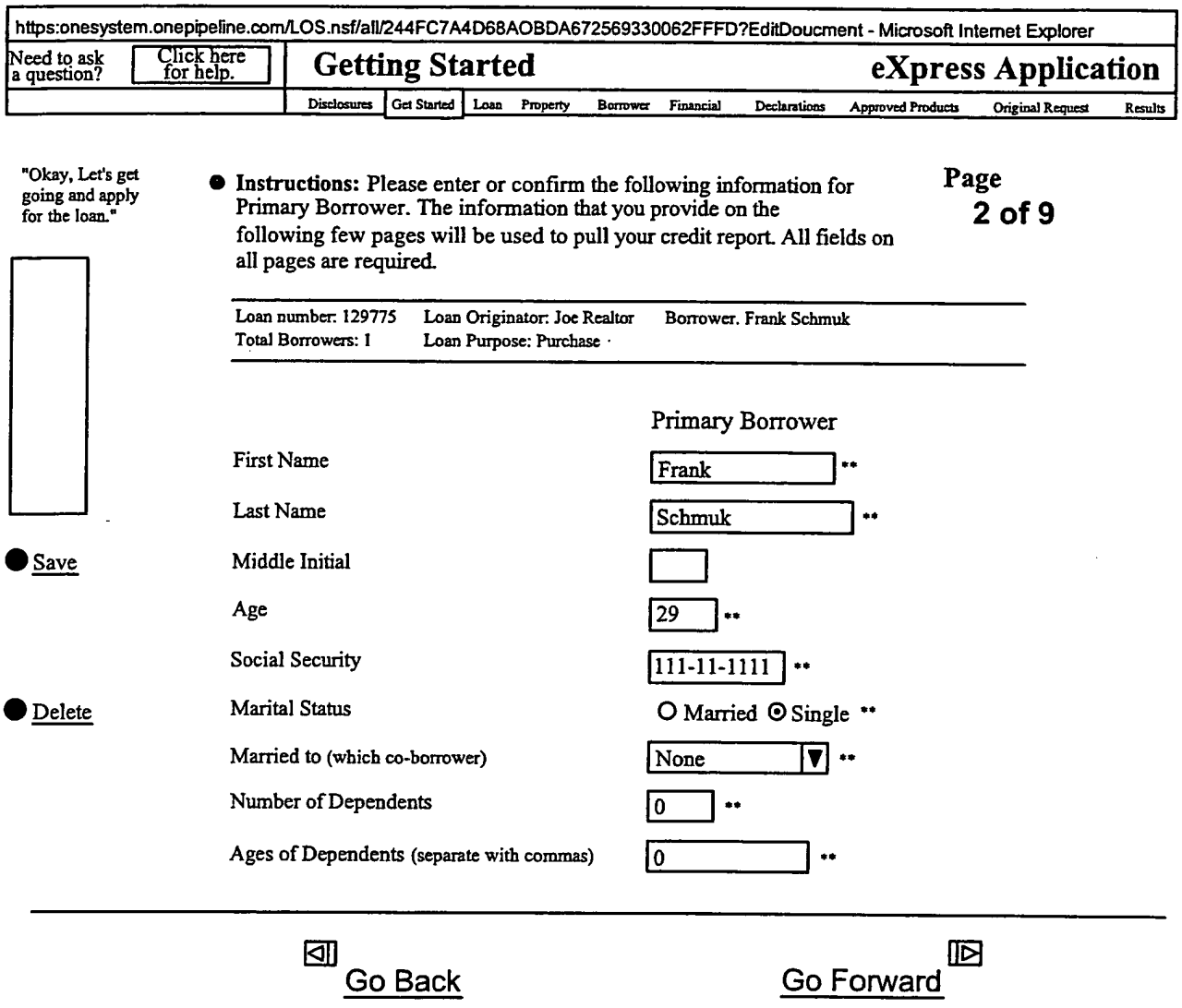
https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer
Need to ask a question?
Click here for help.
Getting Started
eXpress Application
Disclosures
Get Started
Loan
Property
Borrower
Financial
Declarations
Approved Products
Original Request
Results
"Okay, Let's get going and apply for the loan."
Instructions: Please enter or confirm the following information for Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.
Page
2 of 9
Loan number: 129775
Loan Originator: Joe Realtor
Borrower. Frank Schmuk
Total Borrowers: 1
Loan Purpose: Purchase
Primary Borrower
First Name
Frank
Last Name
Schmuk
Middle Initial
Age
29
Social Security
111-11-1111
Marital Status
Married
Single
Married to (which co-borrower)
None
Number of Dependents
0
Ages of Dependents (separate with commas)
0
Save
Delete
Go Back
Go Forward

Figure 22

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

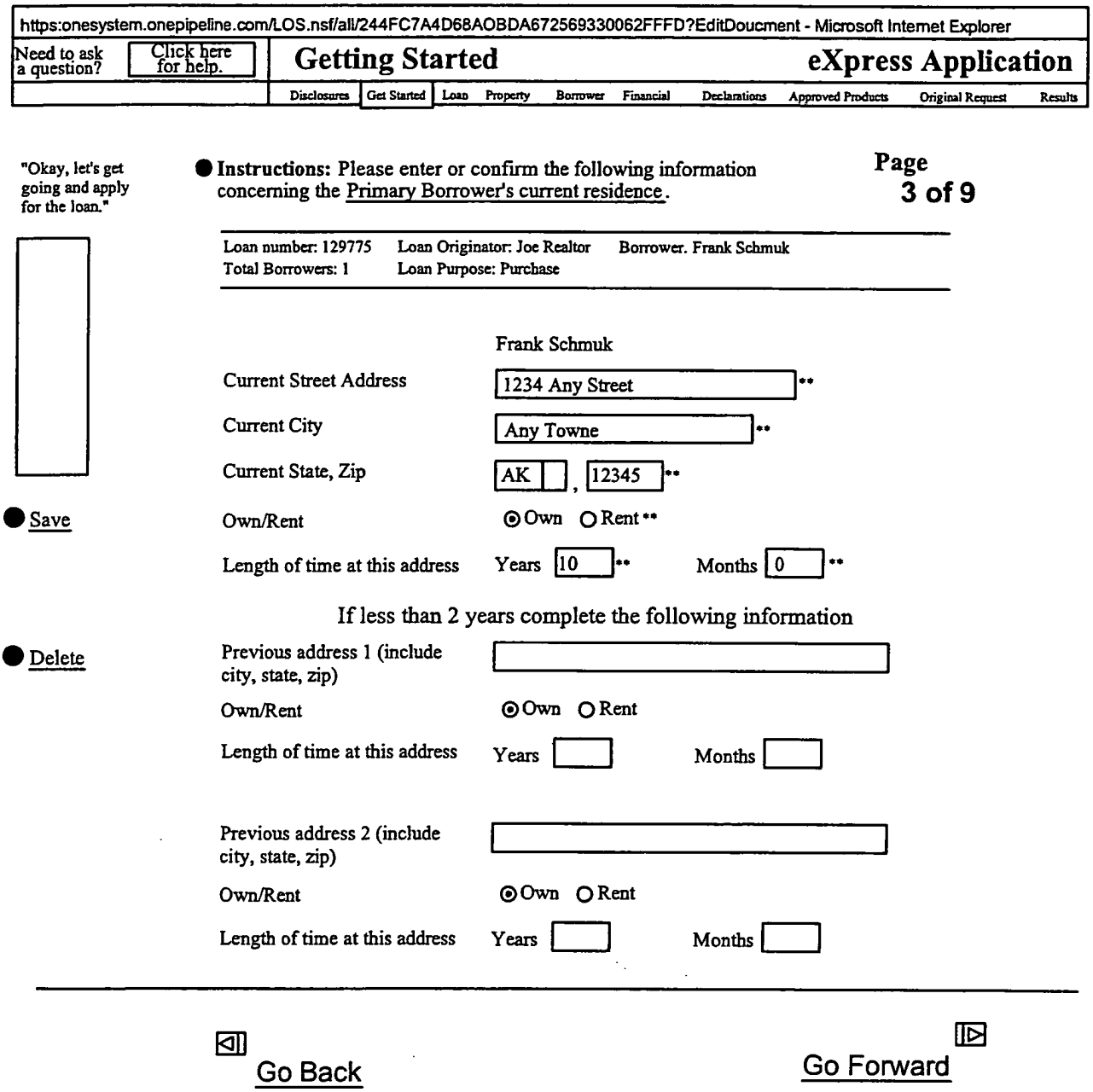


Figure 23

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

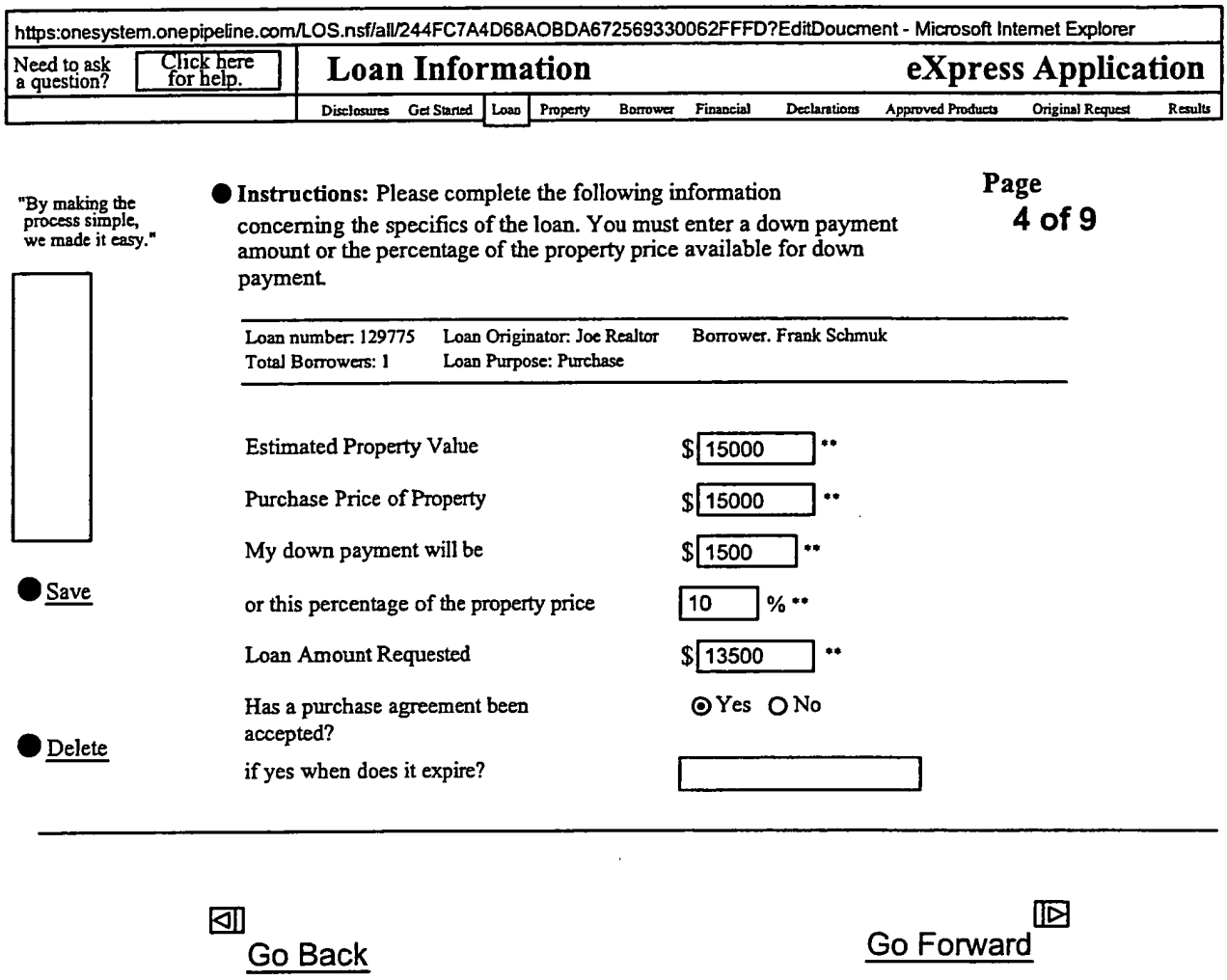


Figure 24

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

**Loan Information** **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"In just a minute we'll be ready to submit the application."

● Save

● Delete

● **Instructions:** Please enter or confirm the information regarding the subject property. Change or complete as required.

Page 5 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

What state are you buying the property in?

AK ▼ **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property zip

Number of units

1 ▼ **

Occupancy Type

Owner Occupied ▼ **

How long do you expect to be int the home?

16-30 years ▼

Property Type

Single Family Detached ▼ **

Building Status

Existing ▼

If a condo or PUD - what are estimated HOA fees/month?

$ 0

Go Back Go Forward

Figure 25

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

**Borrower Information** **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Now real estate agents can do more for their clients."

Page 6 of 9

● **Instructions:** Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

● Save

● Delete

Standard Employee

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs. Mos.

Years in Profession

Yrs. Mos.

Previous Employer including Address, City, etc (if less than 2 years)

Go Back Go Forward

Figure 26

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

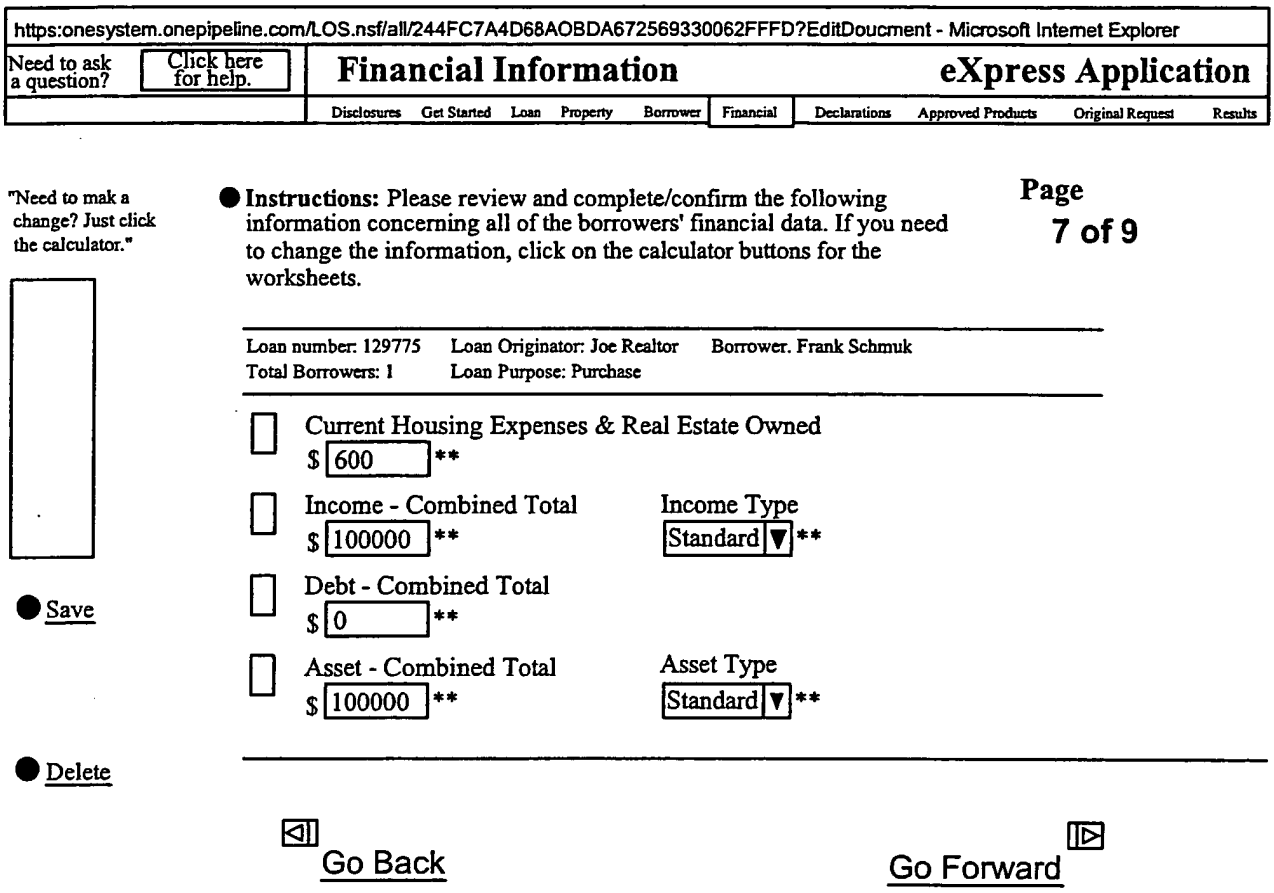


Figure 27

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

Need to ask a question? Click here for help.

**Declarations** **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Original Request | Results

"Now a few simple questions to finalize the application."

● Save

● Delete

● **Instructions:** Please answer All of these questions. If you answer 'yes', to any questions "a" through"i", please explain in the field below.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

| | Borrower |
|---|---|
| a. Are there any outstanding judgements against you? | Oyes ⊙ no |
| b. Have you been declared bankrupt within the past 7 years? | Oyes O no |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | Oyes ⊙ no |
| d. Are you a party to a lawsuit? | Oyes O no |
| e. Have you directly or indirectly been obligated on any loan which resulted in forclosure, transfer of title in lieu of foreclosure of judgement? | Oyes O no |
| f. Are you presently delinquint or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee? | Oyes O no |
| g. Are you obligated to pay alimony, child support, or separate maintenance? | Oyes O no |
| h. Is any part of the down payment borrowed? | Oyes O no |
| i. Are you a co-maker or endorser on a note? | Oyes O no |

Please explain any "yes" answers in questions "a" through "i".

| | |
|---|---|
| j. Are you a US citizen? | Oyes O no |
| k. If not, are you a permanent resident alien? | Oyes O no |
| l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) | Oyes O no |
| m. Have you had ownership interest in property in the last three years? | Oyes O no |

(1). What type of property did you own?

Property 1 -

Property 2 -

Property 3 -

(2). How do you hold title to the home?

Property 1 -

Go Back Go Forward

Figure 28

"See what we mean by fast? You're well on your way..."

● **Instructions:** A preliminary loan decision is listed below.



Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

We have not yet received your Credit Report electronically.
Click here to continue and our underwriting staff with begin work on this application.
You will have an underwriting decision within 24 hours.

● Save

Insert any extra information you may think be useful for the loan application

● Delete

Go Back

Figure 29

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

MORTGAGE BROKER

About Us | Profiles | Investors | Press | Careers | Legal | Site Map | Contact us !!!

Welcome Joe Realtor

Task List

Main Menu

Start A New Loan

Check Loan Status

Here are your tasks.

| task description | assigned to |
|---|---|
| 892827 - Ben Fanklin: Order acceptable commitment for title insurance. | Joe Realtor |
| 892827 - Ben Fanklin: Order acceptable hazard insurance coverage with | Joe Realtor |
| 892827 - Ben Fanklin: Obtain signed 1003 Good Faith Estimate Truth in | Joe Realtor |
| 892827 - Ben Fanklin: Order flood certification with applicable coverage | Joe Realtor |
| 892827 - Ben Fanklin: Obtain signed copy of Credit Authorization and Bus | Joe Realtor |
| 892827 - Ben Fanklin Schedule Closing | Joe Realtor |
| 718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus | Joe Realtor |
| 718330 - Nikki Bennett: Obtain signed 1003 Good Faith Estimate Truth In | Joe Realtor |
| 718330 - Nikki Bennett: Provide regular Borrower updates | Joe Realtor |
| 718330 - Nikki Bennett: Obtain ###months most recent (consecutive) banks | Joe Realtor |
| 693954 - Tom Thumb: Provide regular Borrower updates | Joe Realtor |
| 693954 - Tom Thumb: Your assigned processing center is: | Joe Realtor |

privacy policy

Figure 30

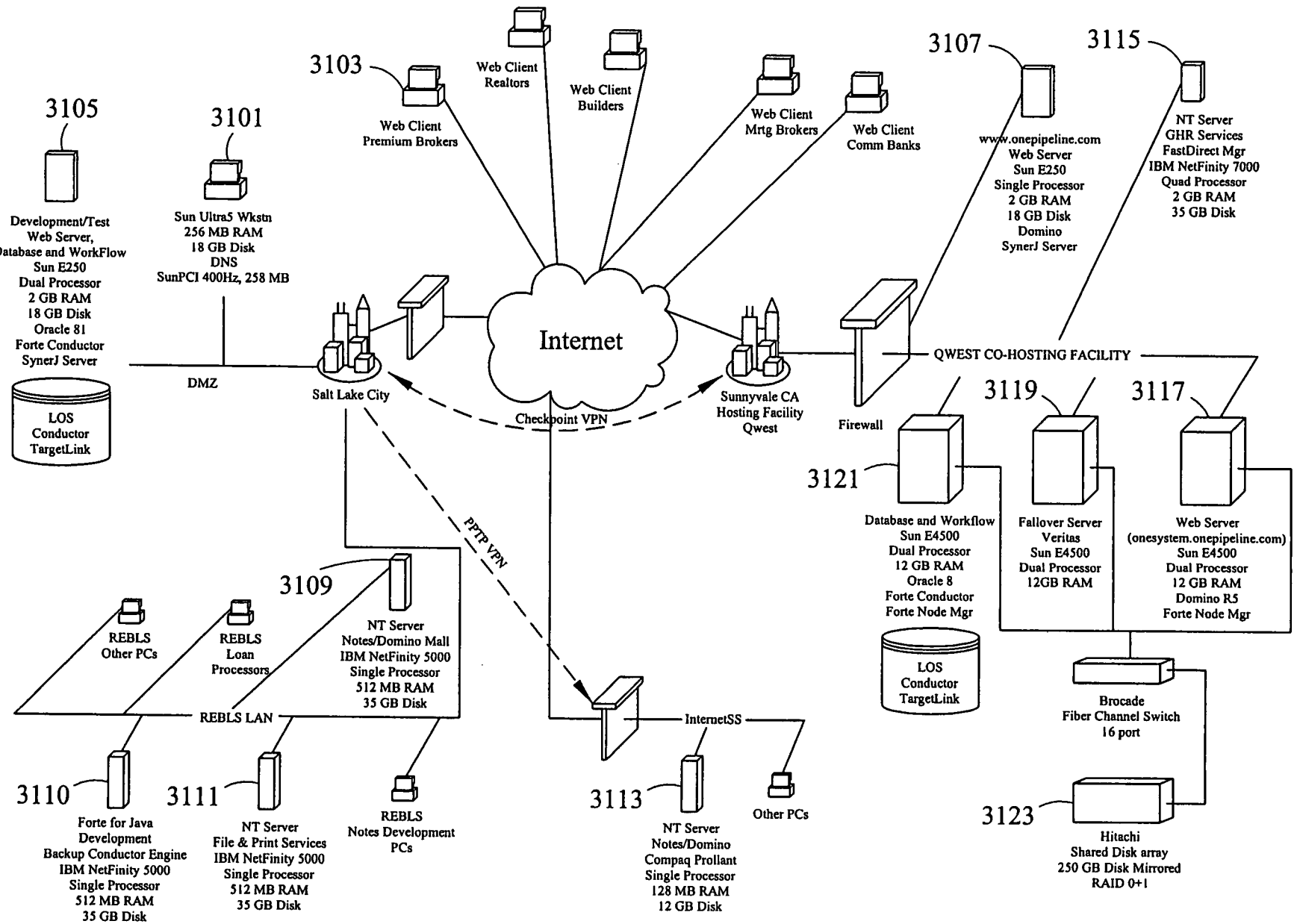
3105
Development/Test
Web Server,
Database and WorkFlow
Sun E250
Dual Processor
2 GB RAM
18 GB Disk
Oracle 81
Forte Conductor
SynerJ Server
LOS
Conductor
TargetLink
3101
Sun Ultra5 Wkstn
256 MB RAM
18 GB Disk
DNS
SunPCI 400Hz, 258 MB
DMZ
3103
Web Client
Premium Brokers
Web Client
Realtors
Web Client
Builders
Web Client
Mrtg Brokers
Web Client
Comm Banks
Internet
Salt Lake City
Checkpoint VPN
Sunnyvale CA
Hosting Facility
Qwest
Firewall
3107
www.onepipeline.com
Web Server
Sun E250
Single Processor
2 GB RAM
18 GB Disk
Domino
SynerJ Server
3115
NT Server
GHR Services
FastDirect Mgr
IBM NetFinity 7000
Quad Processor
2 GB RAM
35 GB Disk
QWEST CO-HOSTING FACILITY
3119
3117
3121
Database and Workflow
Sun E4500
Dual Processor
12 GB RAM
Oracle 8
Forte Conductor
Forte Node Mgr
LOS
Conductor
TargetLink
Fallover Server
Veritas
Sun E4500
Dual Processor
12GB RAM
Web Server
(onesystem.onepipeline.com)
Sun E4500
Dual Processor
12 GB RAM
Domino R5
Forte Node Mgr
Brocade
Fiber Channel Switch
16 port
3123
Hitachi
Shared Disk array
250 GB Disk Mirrored
RAID 0+1
PPTP VPN
3109
NT Server
Notes/Domino Mail
IBM NetFinity 5000
Single Processor
512 MB RAM
35 GB Disk
REBLS
Other PCs
REBLS
Loan
Processors
REBLS LAN
InternetSS
3110
Forte for Java
Development
Backup Conductor Engine
IBM NetFinity 5000
Single Processor
512 MB RAM
35 GB Disk
3111
NT Server
File & Print Services
IBM NetFinity 5000
Single Processor
512 MB RAM
35 GB Disk
REBLS
Notes Development
PCs
3113
NT Server
Notes/Domino
Compaq Prollant
Single Processor
128 MB RAM
12 GB Disk
Other PCs

Figure 31

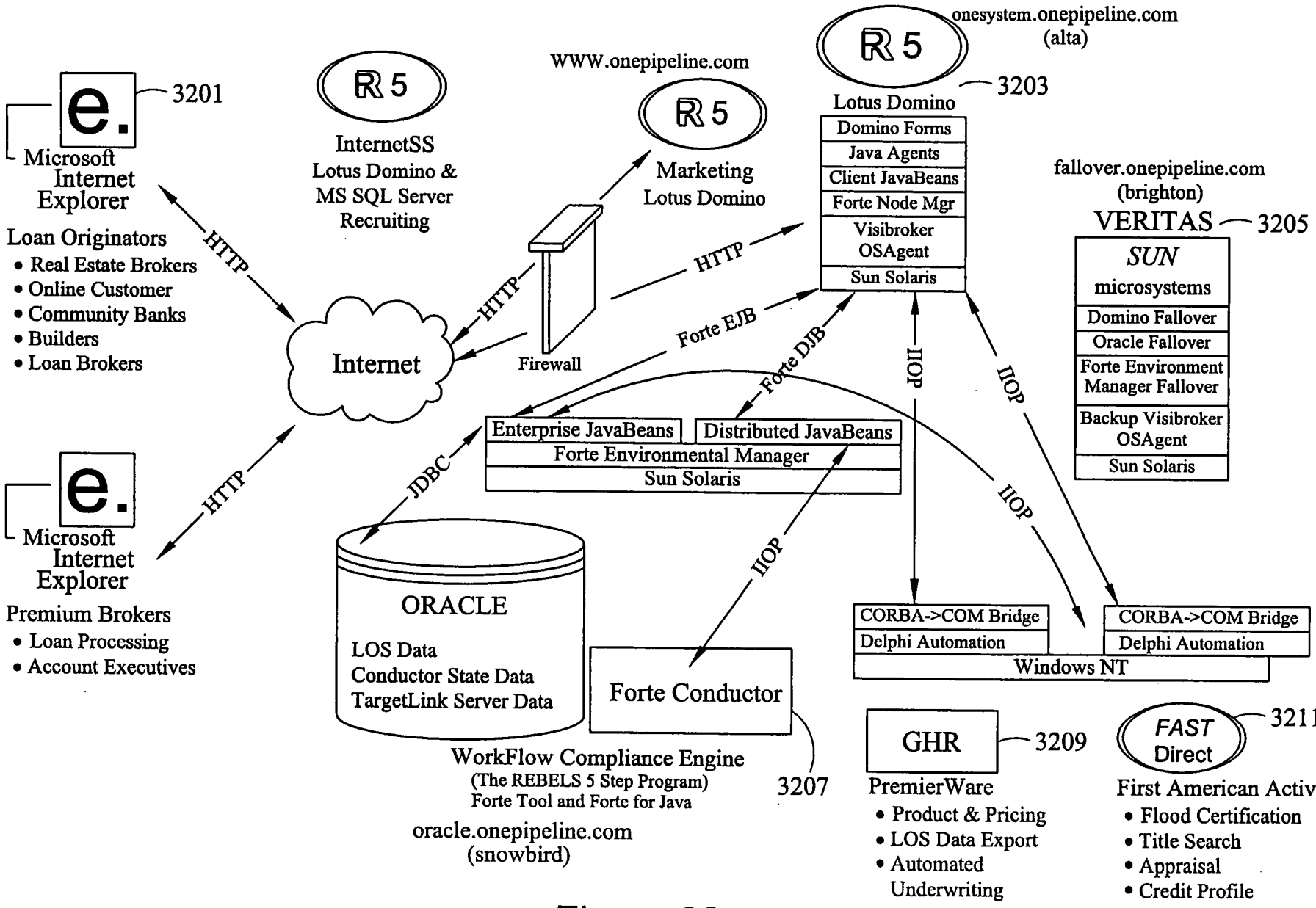


Figure 32

Title: METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
Application No. 09/645,217

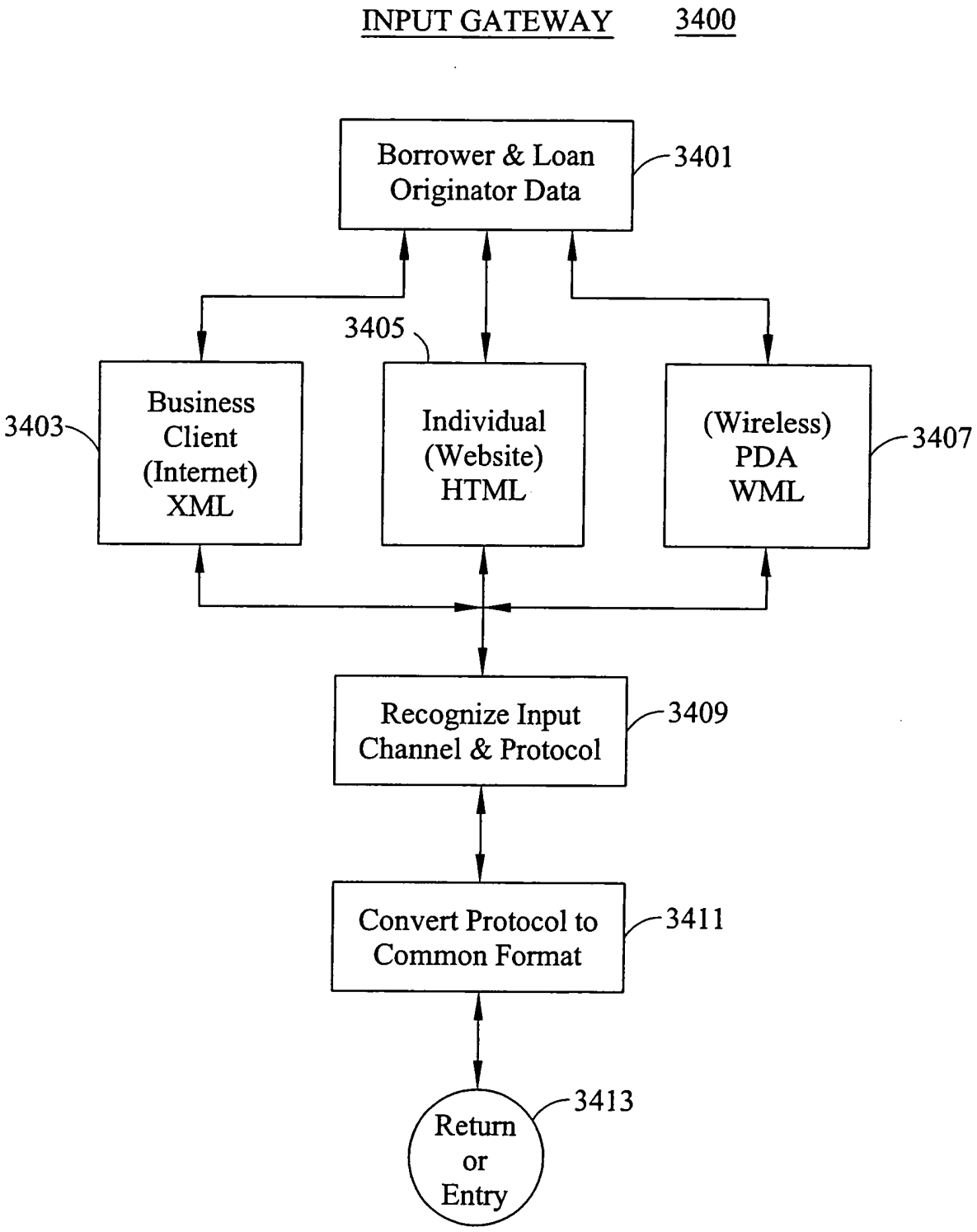
INPUT GATEWAY
3400
Borrower & Loan Originator Data
3401
3405
Business Client (Internet) XML
3403
Individual (Website) HTML
(Wireless) PDA WML
3407
Recognize Input Channel & Protocol
3409
Convert Protocol to Common Format
3411
Return or Entry
3413

FIGURE 33

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

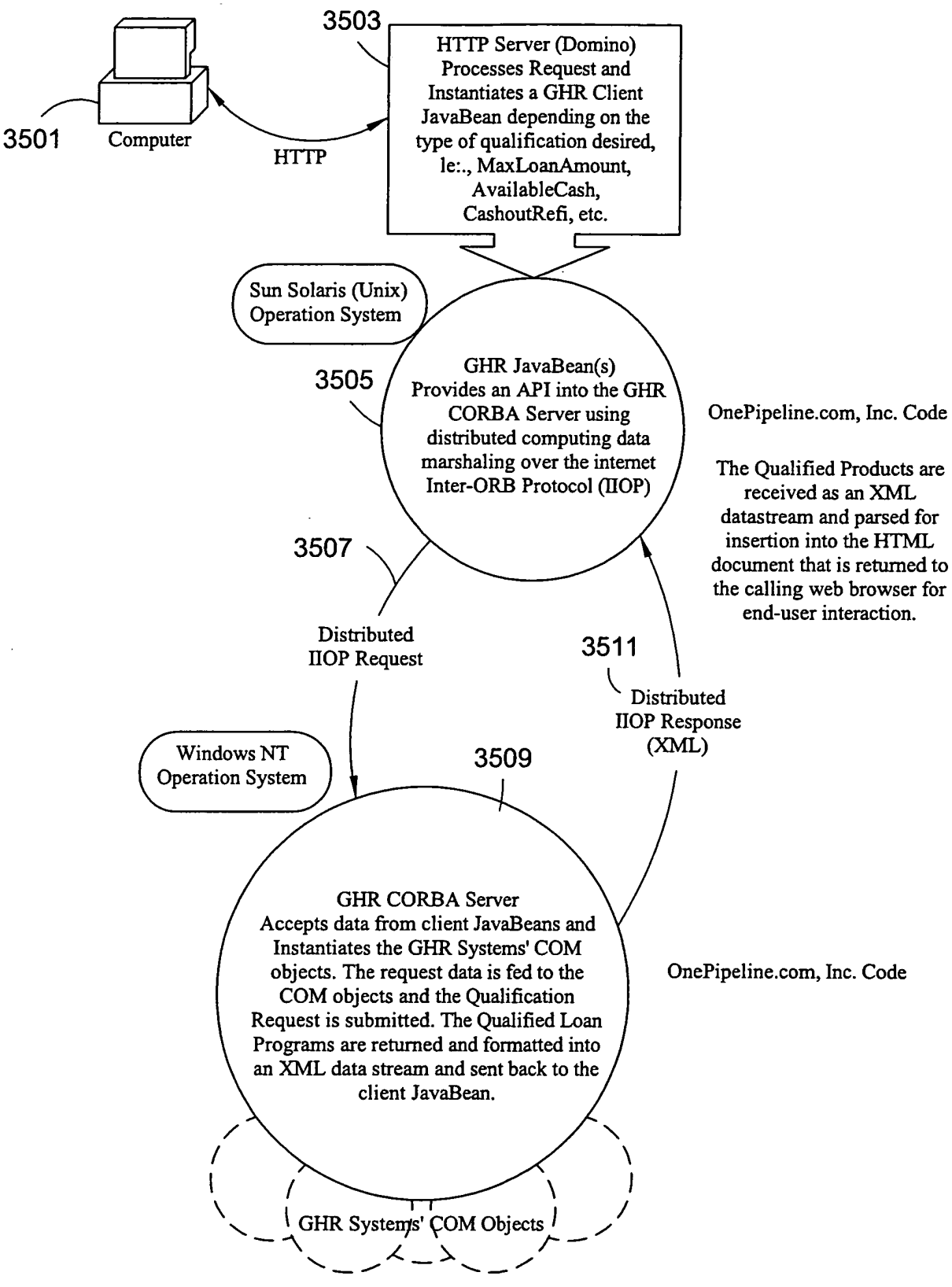


Figure 34

4200

## Task Maintenance & Status Reporting Gateway

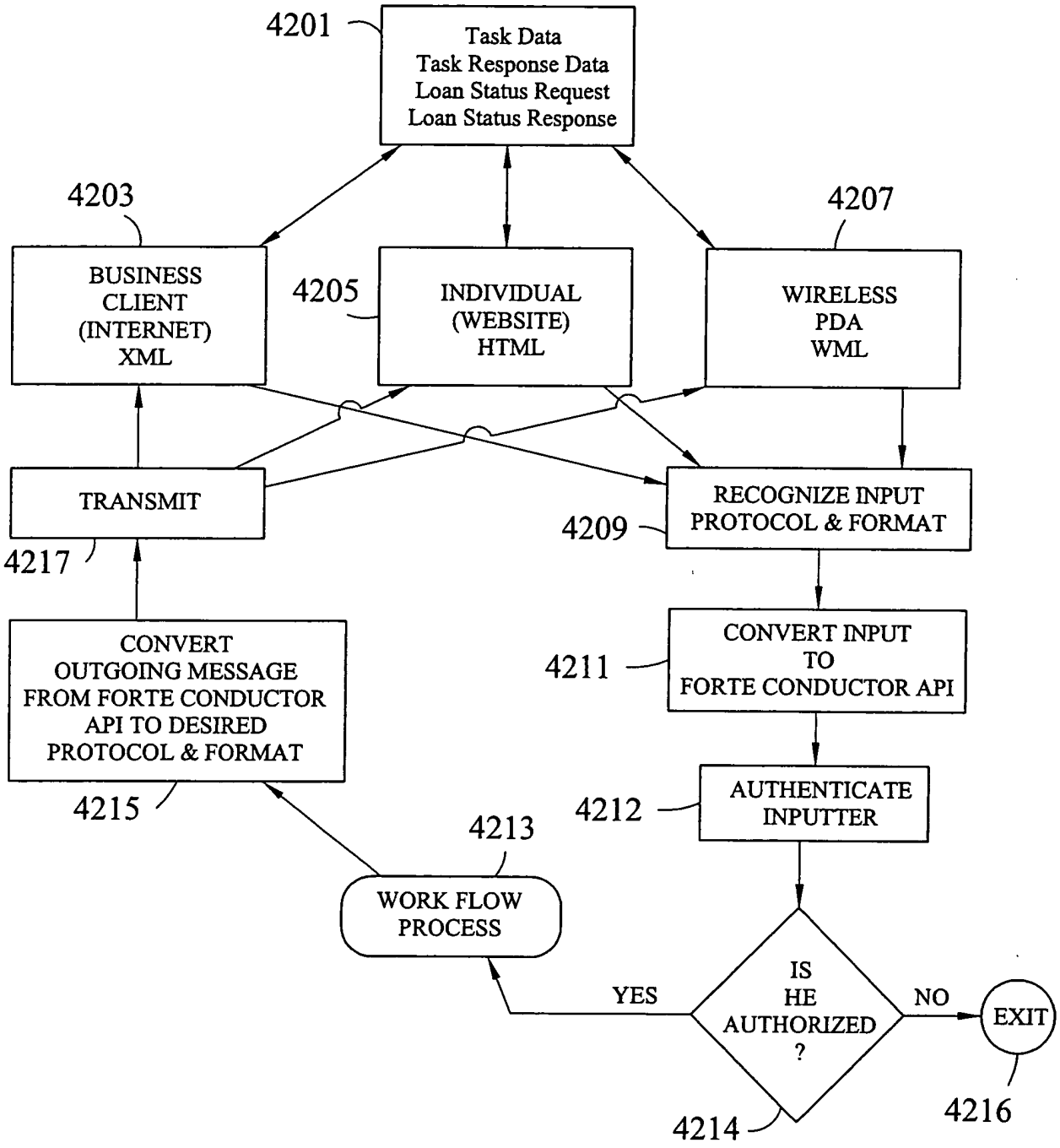


Figure 35

TRANSACTION SERVICE PROVIDER GATEWAY 4400

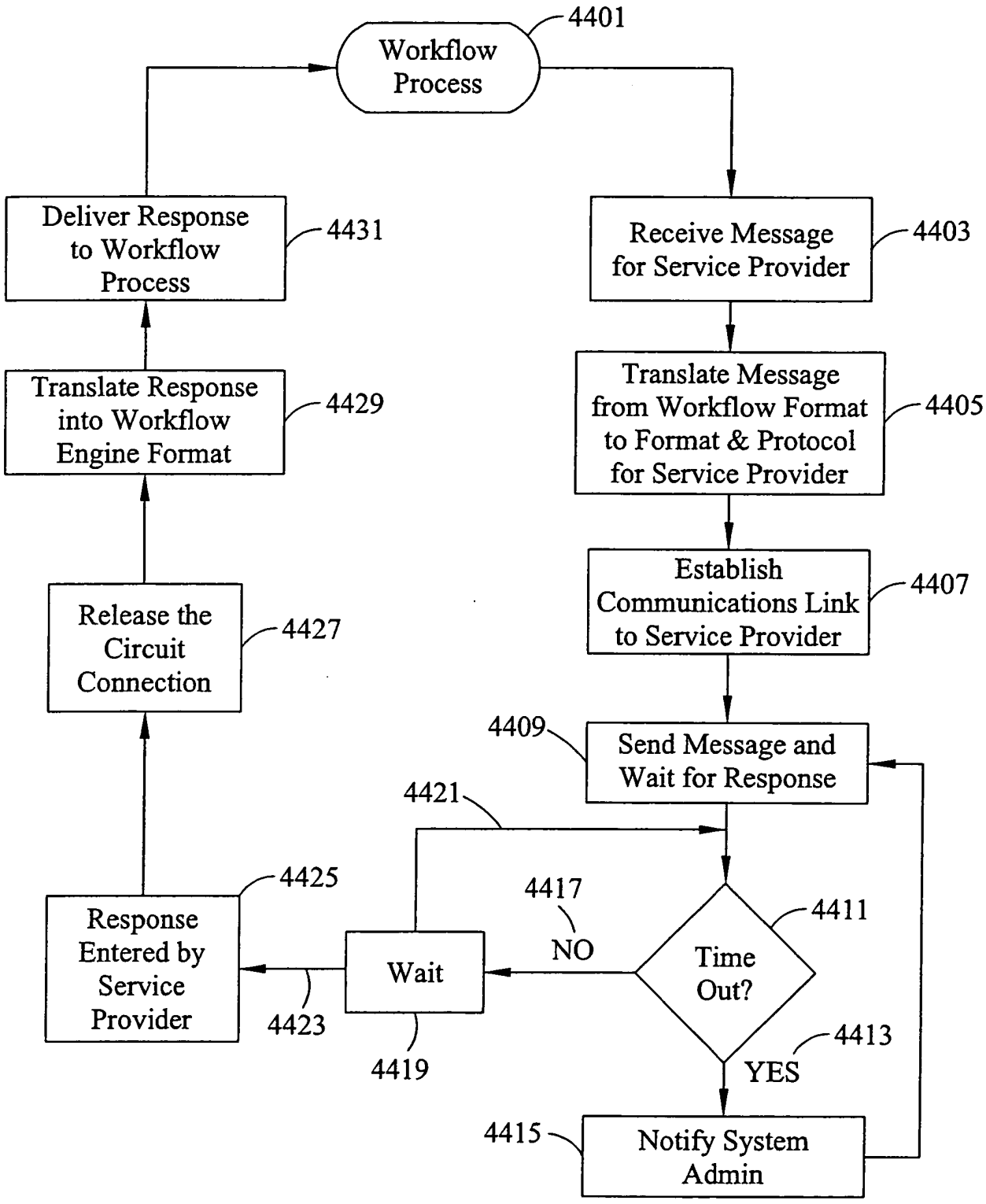


FIGURE 36

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
COMPLIANCE ENGINE
Application No. 09/645,217

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDoucment - Microsoft Internet Explorer

https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4

Need to ask a question? Click here for help.

**Loan Origination Request** **eXpress Application**

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Origination Request | Results

"Congratulations.
We'll get back to
you within 24 hours."

RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Step 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

**Instructions:**
1) Authorize the loan origination fee. by entering a percentage in the space provided below
2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I anuthorize a loan origination fee of [1.00] % and request a loan for $13500.

Loan number: 129775 Loan Originator: Joe Realtor Borrower. Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

● Save

☐ Step 1: Consultation and Pre-Qualification
15% of loan origination fee

● Delete

Task

- Coordinate marketing and advertising for potential borrowers — ⊙ Loan Originator
- Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
  - Compare lenders for 30 year fixed rate loans
  - Select a preferred lender or interest rate
  - Assess borrower's credit situation
  - Offer credit repair information and advice
  - Assess current financial situation, including income/debt ratios, assets, and current housing situation
  - Review and explain the different loan programs available based on the borrower's situation
  - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages Review and explain the estimate of costs of the loan

Figure 37

## ☐ Step 2: Loan Application
## 20% of loan origination fee

Task

⊙ Loan Originator

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
    - o Estimate property value of new property purchase
    - o Determining down payment and loan to value for the new property purchase
    - o Review new property purchase information and status
    - o Review and correct current financial situation from Pre-Qualification
    - o Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

Figure 38

## ☐ Step 3: Loan Review and Administrative Tasks
## 15% of loan origination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other Disclosures
- Review loan file for accuracy with the borrower
- Review and explain underwriting process and conditions with borrower
    - Review and explain underwriting process with borrower
    - Review and explain the financial information needed from the borrower
    - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
    - Review and explain the reason for Title Report to the borrower
    - Review and explain the reason for the Appraisal to the borrower
    - Review and explain the reason for Flood Certification to the borrower
    - Review and explain the reason for the Survey (as required)
- Review of the underwriting conditions
- Submit file for underwriting approval

◉ Loan Originator
○ Real Estate Broker
○ Mortgage Processing Center

Figure 39

☐ Step 4: Borrower Updates and Loan Processing
35% of loan origination fee

Task

- Review and explain underwriting decision with borrower
- Review and explain other closing conditions to the borrower
    - o Review and explain the Good Faith Estimate with borrower
    - o Review and explain the Truth in Lending statement with borrower
    - o Review and explain other federal and state disclosures with borrower
- Get borrower's signature on documents
- Collect the mandatory conditions from the borrower
    - o Collect the income information (paystubs, W2 and tax records as required)
    - o Collect the bank statements from the borrower
    - o Collect the Insurance Binder information
- Forward all conditions to processing
- Review and explain the results of the Title Report
- Review and explain the results of the Appraisal
- Review and explain the results of the Flood Certification
- Provide regular status updates to the borrower
- Order the Flood Certification
- Order the Survey (as required)

◉ Loan Originator

O Real Estate Broker

O Mortgage Processing Center

☐ Step 5: Closing
15% of loan origination fee

Task

- Review and authorize the Clear to Close document from processing
- Lock the interest rate for the loan
- Coordinate closing with borrower and title company.
- Attend closing

◉ Loan Originator

O Real Estate Broker

O Mortgage Processing Center

Go Back

Go Forward

Figure 40

Title: METHOD AND APPARATUS
FOR A MORTGAGE
LOAN ORIGINATOR
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Application No. 09/645,217

https://onesystem.onepipeline.com

https://onesystem.onepipeline.com/LOS.nsf/tasklist

Need to ask a question? Click here for help.

Task List

Change to View By Borrower

| Task Description | Assigned To |
|---|---|
| Step #2 | |
| 717178 - Brad Sullivan: Order acceptable commitment for title insurance. | Joe Realtor |
| 717178 - Brad Sullivan: Order acceptable appraisal for no less than $1250 | Joe Realtor |
| Step #3 | Assigned To |
| 125938 - C Lake: Obtain acceptable purchase agreement with all addendums | Joe Realtor |
| 125938 - C Lake: Order acceptable appraisal for no less than $####. | Joe Realtor |
| 125938 - C Lake: Obtain signed copy of Credit Authorization and Business | Joe Realtor |
| 125938 - C Lake: Obtain #### months most recent (consecutive) bank statement | Joe Realtor |
| 125938 - C Lake: Obtain acceptable purchase agreement with all addendums | Joe Realtor |
| 125938 - C Lake: Order acceptable commitment for title insurance | Joe Realtor |
| 125938 - C Lake: Order acceptable aprraisal for no less than $#### | Joe Realtor |
| 125938 - C Lake: Obtain acceptable purchase agreement with all addendums | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable commitment for title insurance | Joe Realtor |
| 274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth In | Joe Realtor |
| 274430 - Brad Sullivan: Obtain #### months most recent (consecutive) bank | Joe Realtor |
| 274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable appraisal for no less than $#### | Joe Realtor |
| 274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificate | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable hazard insurance coverage with | Joe Realtor |
| 274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts | Joe Realtor |
| 274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable appraisal for no less than $#### | Joe Realtor |
| 274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable appraisal for no less than $#### | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable commitment for title insurance | Joe Realtor |
| 27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth In | Joe Realtor |
| 27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than $#### | Joe Realtor |

Return to Main Menu

Figure 41